

Kloepfer & Co.

DEALERS IN

COAL and WOOD

YARD AT G. T. R. STATION

Telephone No. 65

Office, 12 Queen St. North

BERLIN, ONT.

BANK OF HAMILTON

BERLIN BRANCH

KING, COR. QUEEN STREET

General Banking Business Conducted

SPECIAL ATTENTION GIVEN TO
SAVINGS BANK DEPARTMENT

NO FORMALITIES

NO DELAYS



PHONE 737

DOMINION CIGAR STORE AND BILLARD PARLOR

FIRST-CLASS SHOE SHINING PARLOR
IN CONNECTION. SHINE 5c.

HATS CLEANED

All kinds of hats cleaned while you wait.
or leave them. Prices as follows:

Panama Hats - 75c	Straw Hats - - - - 25c
Silk Hats - - 50c	Christies and Fedoras 15c

Special Prices on Ladies' Hats.

C. ROZENS, Prop.

36 KING ST. EAST

WATERLOO MUTUAL

Fire Insurance Company

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets, 31st December, 1909, over - - - - - \$650,000.00
Policies in Force in Western Ontario, 30,000.

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

BOARD OF DIRECTORS:

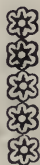
JAMES LIVINGSTON
D. J. H. WEBB
J. L. WIDEMAN
ALLAN BOWMAN
WILLIAM SNIDER

THOMAS GOWDY
P. E. SHANTZ
GEORGE DIEBEL
FRANK HAIGHT

The LOUIS BREITHAAPT ESTATE

OFFICE 56 KING STREET WEST.

Desirable Building Lots and
Factory Sites
FOR SALE
in best parts of town.



Stores, Offices,
Manufacturing Premises,
and Dwelling
TO LET

THE BREITHAAPT LEATHER CO., LIMITED

15 Queen Street North

Tanners and Leather Merchants

TANNERIES—BERLIN, PENETANG AND LISTOWEL

PAUL PEQUEGNAT

HAS THE LARGEST
ASSORTMENT OF



GOLD and SILVER WATCHES

IN THE COUNTRY, ALSO

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

CLOCKS, SILVERWARE, ETC.

IN ENDLESS VARIETY.
FIRST QUALITY, LOWEST PRICES.

Watches, Clocks and Jewelry Repairing a Specialty.

SPECTACLES AND EYE-GLASSES
TO FIT ANY SIGHT

Everything reduced in Ear-Rings, Brooches, Necklaces and Locketts!

Call on me when you want to have good value for your money.

Cheapest store in Berlin for quality and durability.

Don't forget to come and buy a "Berlin Clock."

PAUL PEQUEGNAT,

30 KING ST. WEST, BERLIN, ONT.

J. L. EIDT

DEALER IN

FLOUR, OATMEAL, BREAKFAST FOOD,

Potatoes, Oilcake, Linseed Meal.

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

AND ALL KINDS OF FEED.

BEANS A SPECIALTY.

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

LAND PLASTER.

17-19 BENTON ST., near Post Office.

TELEPHONE 19.

LOUIS BARDON BAKER

All Kinds of Bread and Cakes
Delivered to Order.

All dough mixed by machinery.
Wedding Cakes a specialty.

64-6 FOUNDRY ST. SOUTH.

PHONE 519.

BERLIN, ONT.



AMOS BRICKER & SONS

THE FINEST AND BEST RIGS
AND HORSES ALWAYS ON HAND.

Special attention given to Carriages
for Funerals and Weddings

MOVING AND TRUCKING DONE
ON THE SHORTEST NOTICE.

97-99 King St. West

Residence

Phone No. 146

215 Frederick

BERLIN ONT.

Phone 521

**VERNON'S
BERLIN, WATERLOO AND
BRIDGEPORT**

**STREET, ALPHABETICAL,
BUSINESS and MISCELLANEOUS**

DIRECTORY

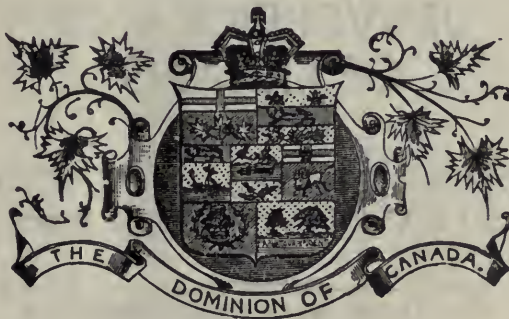
FOR THE YEARS

1910-11

CORRECTED TO
JULY 1st, 1910

PRICE,
\$2.50.

EIGHTH EDITION.



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



GRIFFIN & RICHMOND, Printers, 14 Rebecca St.

PREFACE

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

HENRY VERNON & SON,
PUBLISHERS,

127 Jackson St. West, Hamilton.

July, 1910.

5 POINT GROCERY

Cor. Frederick and Lancaster Sts.

Phone No. 475

H. J. AHRENS,

DEALER IN

GROCERIES and PROVISIONS

BERLIN, ONT.

BOEHMER BROS.,

JEWELERS AND
OPTICIANS

DEALERS IN

WATCHES, JEWELRY, CLOCKS,
SILVERWARE, Etc.

THE STORE WITH THE RIGHT PRICE

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

BOEHMER BROS., Jewelers.

46 King St. East, cor. Frederick St.

BERLIN, ONT.

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

7

TOWN OF BERLIN STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ADAMS, from Margaret ave

160 J C Breithaup
166 Mrs C Breithaupt
166 A L Breithaupt
Breithaupt's Tnry

ADAMS LANE, from Adams

26 W J Barber
28 Henry Davidson
34 Vacant

AGNES ST, from 305 King west

15 Jacob Dechert
17 R Fleischauer
+ Water st crosses
38 J H Woolner
42 Adam Hahn
54 Jacob Heinrich
126 Fred Steinke

AHRENS ST east, n side, from 91 Queen n to Frederick

6 Thomas Pearce
8 S J Williams
12 A J Kimmèl
16 Rev W A Bradley
20 G R Metcalfe
24 Wm McCuaig
28 L F Cline

AHRENS ST e, s side

9 Wm Meinke
15 T H Middleton
17 J B Weaver
23 D B Detweiler
25 Geo Harrison

AHRENS ST west, n side, from 86 Queen n to limits

12 Mrs M Erb
14 Martin Schiedel

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

+ Yonge st crosses
Hibner Place

+ Maynard st comcs
74 John Decker
80 John Wittnebel
90 George Steen

+ Victoria st crosses
94 Geo H Scharlack
G T R Track
102 Benj Burnham
104 Gustav Podham
108 Theo Hannusch
+ Breithaupt st cross's
118 Mrs Anthy Bross

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

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

8

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

ROYAL
Insurance Co.

LIMITED

Established 1843

Assets, \$71,000,000

122 Alvin Whittig
124 Theo Murawski
126 Saml Rellinger

+ Wellington st crosses

139 Wm Zeigler
144 Albt Kost, gro

+ Louisa st crosses

148 Vacant
150 John Diemert
152 Thos Roesch
154 Albert Vogel
158 A Hannush
162 Louis Boissain
166 Geo H Reinhardt
170 A Scheidel
172 Jacob D Ullrich
176 J Richber

+ Wilhelm st crosses

180 Peter Stadnik
184 Louis Heldt
188 Mrs Chas Becking
192 Chas Thornton
196 H Kennedy
200 John A Bauman
208 H P Ellis
212 Benj Wismer
216 Philip Sauer
220 Moland Compas
224 Isaac Gehl

228 August Killion
230 Edwd J Schaefer

AHRENS ST w, s side

9 Geo O Philp
11 Geo Sehl
17 Ephriam Bricker
21 Herman Rittinger
25 A S Green
29 A W Feick
33 Vacant
37 J B Kirby
41 A A Voelker
45 L Kuehner
47 Mrs E Janke
51 Vacant

+ Yonge st crosses

67 Mrs Lena Balzer
69 Saml Woelfle
71 C J Clemens
73 George Painter
79 Mrs Louisa Heist
83 T J Mowat

+ College st ends

87 L McBrine
91 Chas Englert
95 A A Rose

+ Victoria st crosses

G T R Track
111-13 Krug Furniture
Co

+ Breithaupt st crosses

135 Emanuel Unger

+ Wellington st crosses

143 Chas Stockfisch

+ Louisa st crosses
Lippert & Co, fur-
niture

167 Chas W Hoy

169 John Looker
+ Wilhelm st crosses

181 E J Karn
183 Mrs S N Saunders
191 Philip Schaefer
199 Henry Loos
205 Fred Wittschonke
209 Kasper Cwickata
211 Jacob Rausch
215 Chas Schug
217 Frank Klugman

ALBERT ST north, e
side, from 190 King
e to Weber

+ Elgin st crosses

49 Henry Wolfhard
53 Emanuel Berner
57 Wm Stuckhardt
65 Mrs Leah Berner

ALBERT ST north, w
side

10 Simon Wye
14 Nelson Snider
18 Chris Lembke
22 John A Huber
26 Chas Koehler

+ Elgin st crosses

46 Mrs John Werner
50 Isaiah Snider
54 Isaiah Wildfang
58 John Wittig
66 Mrs B Bowman

ALBERT ST south, e
side, from 187 King
e to Mill

9 Wm Miller

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager,
 OFFICE PHONE 311

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

51 King St. West, Berlin
 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE. BERLIN, ONT.

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

TOWN OF BERLIN

9

11 Carl Miller
23 Carl Dammann
27 Hermn Karkinksi
31 Jacob Seibert
37 G Kocinets
43 Nelson Markle
47 Ludwig Nihls
55 Wm Miller
57 Geo Schaff
61 Conrad Decher
69 Mrs C Weber
71 Fred Reep
87 Jacob Cohen
95 Vacant
105 M Taradi
117 Wm Kannapin
127 Val Dalson
131 G Smolinski
141 Gus Luening
151 R Trenkman
155 Wm Shantz
159 Otto Heinrich
+Courtland av cros's
169 J P Bender
+Hopp commences
231 National Furn Co

ALBERT ST south, w side

6 Chas Russell
10 T Current
14 Tilman Schaefer
24 J A Rickert
28 Mrs C Daub
32 Walter Grover
36 John Schnetz
40-42 W Butler
48 Charles Randall
50 Henry Schnetz
54 Herman Schwartz
58 Geo Rausch

62 Adam Treusch
66 Jos Wanner
+Church ends
94 L A Boehmer
104 John Harbach
106 Jas Wambold
110 John Kennedy
114 Mrs E Stecho
118 Vacant
122 G Adloff
126 Albt VanRekofski
130 Mrs A Schley
152 Fred Kruse
+Courtland av cros's
200 John McGinnis
222 Mrs C Hopp

ALMA ST, north side, from 27 Benton to Cedar

20 Frank E Schantz
24 Mrs R Winters
28 Emanuel Beam
30 Mrs C L Pearson
34 Adam Sippel
38 Edward Roat
42 Vern E Southwick
44 Wm Wagner
48 John Allendorf
52 Fred H Heller
56 Chas Adloff
60 David Dean
64 E C Reitzel
68 Mrs E Feick
72 Miss S Ayers
78 George Gabel
+Eby st crosses
94 Chas Steinmetz
96 Stnly P Anderson

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND Insurance Company

Established 1873
Old and time-tried.

ALMA ST, south side

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

Hartford Fire Insurance Co.

A CENTURY OLD

In San Francisco alone Ten Millions Paid.

C. A. BOEHM, Agent.

PHONES { Office 219.
Residence 209

LEMBKE & KRELLER, Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. G. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

IO

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Standard Life Assurance Company

Established 1825

Invested Funds	\$61,000,000
Canadian Investments	\$13,000,000
Annual Revenue	7,400,000
Profits Paid	35,000,000

Two new houses

+ Eby st crosses

ANDREW ST, from 322 King w

22 Albt A Soper
24 Wesley Pearson
29 Danl Pommer

ARNOLD ST, from Lancaster w

Henry Snell
John Maecker
Ontario Sugar Co

ARTHUR PLACE, from 86 Wilmot

8 Peter Koebel
10 Vacant
12 Louis Seigmann
14 Jas Coskey
16 J F Cook
26 Otto Hager
26 A Hasenyager

BENTON ST, e side, from King e to Mill

Grand Central Hotel
17-9 J L Eidt, flour
27 Mrs L Stuebing
+ Alma st commences
33 J H Kalbfleisch
43 Philip Boemher
51 E P Clement

+ Church st crosses

73 Charles Dunke
85 Mrs Conrad Bitzer

+ St George st crosses

99 H W Martz
99 G Heimbecker
99 H Bolz

103 — Tierney

107 J H Thomas

111 Jacob Hett

115 Mrs Herman Eby

121 Vacant

125 E W Becker

129 J M Schneider

135 Mrs A Huber

+ Courtland av cros's

147 Fred Ahrens

149 C M Schneider

155 George Schenk

159 Charles Hoag

+ Martin st commençs

161 Fred Gregor

165 John Peters

173 Jacob Wiegand

181 Vacant

183 J Steinmann

187 New house

189 George Dean

191 M Hergott

195 J Hoeffle

197 John Asmussen

BENTON ST, w side

Post Office

22-24 Klein Bros, bcls

28 A Krogmann, shm^k

30 Vacant

32 Raymond Sewing
Machines

36 Vacant

48 A Henhoeffler

54 J Weigand, jr

+ Church st crosses

68 Chas Boehmer

76 Ivey Haman

84 Rev A P Mihm

German Bapt Ch

+ St George st crosses

116 Louis Moebus

+ Courtland av cros's

156 Harry W Brown

160 Chas Hahn

164 Jacob Israel

168 Allan Chapman

172 John Hebel

176 Mrs S Eschelman

180 Philipina Appel

184 Jos Bernhardt

188 Nickle Asmussen

192 R Klunschmidt

196 Vacant

BIERWAGEN AVE, from 84 Charin

10 C R Schilling

11 Chas Tate

14 Wm Baetz

15 Mrs C Lanz

18 Percy Stapleton

19 Henry Cook

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

II

BISMARCK, from 148 Waterloo

14 Carl Trojen
21 John Fritz
27 Victor Wittkowski
32 W Szumielski

BINGEMAN ST, east side, from 142 Lancaster to limits

9 Isaiah Cassel
15 Abraham Shantz
19 E J Beaumont
25 D S Bowman
31 Rev H S Hallman
37 Milton Keuhner
39 E A Brand
43 Jonas B Dettweiler
57 J W Hilburn
63 George Marr
+ Samuel st crosses
67 James Weir
73 J F Carmichael
77 Henry Sitler
81 Wm Bird
+ Simeon st crosses
93 Vacant
97 Vacant

BINGEMAN ST, w s

14 Chas F Ott
18 Mrs D Kolb
22 J Mielhausen
30 Albert M Snyder
34 George Gerbig
38 Mrs Susn Bowman
42 Frank Schatz
46 Ed Keiswetter
52 Mrs Susan Collings

56 Vacant
60 F B Hyatt
64 Alvin Fehrenbach
+ Samuel and Simeon sts cross

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

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

BLUCHER ST, w side

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

BRAMM, from 158 Tuerk

22 G Solomon
54 A Schlimkowski

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union Assurance Company, Limited

Total Funds Exceed
\$84,600,000

BRAUN ST, n side, from Shanley to Willow

10 Anthony Schneider
14 Geo Schneider
20 Joachim Schmidt
24 C J Fischer
34 Mrs Ferd Bluhm
38 Emil Schultz
44 Martin Hebebrandt
50 Fred Happeke
52 John Fetter
54 Ahrhm S Hearth
56 W D Hertz
66 Mrs Geo Morley

Head Office, Waterloo



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

A. C. Bender, REAL ESTATE
CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.
INFORMATION
CHEERFULLY GIVEN.
11 QUEEN ST. SOUTH,
Berlin, Ont.

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

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

LONDON AND LANCASHIRE

**Guarantee and Accident
INSURANCE
COMPANY**

BRAUN ST, s side

15 August S Smith
+Andrew st ends
29 Edward Bechler
35 Wm Eke
41 John Thal
47 Wm Steppler
53 Chris H Fisher

BREITHAUPT ST, e side, from 246 King w

51 Merchants' Rubber
Co
+Waterloo st crosses
53 Mrs John Stueber
57 Michl Heintzman
65 Albert Held
71 Wm Straus
D Hibner Furni-
ture Co
+Edward st crosses
107 Kloefer's Coal
Yard
121 Vacant
+Weber st crosses
135 Alpha Chemical
Co

141 Randall & Roos H Krug Furniture Co

+Ahrens st crosses
197 A Gillner
203 David Schaefer
213 Mrs R Pshellusch
217 Fred Kampmann
223 Chas Pshellusch
+Margaret st cros's
+St Leger st crosses
+Lancaster crosses
379 John Colarek

BREITHAUPT ST, w side

+Charon st comnes
24 Patk Connell
24 Wm Harold
30 S A McKersie
34 Chas Heimerich
38 Chas Hass
44 Thomas Purcell
48 Mrs H Wahl
50 Gus Hartmann
+Waterloo st crosses
60 Henry Niergarth
62 Barney Jonas
64 Mrs Kate Kressler
68 Anthony Lesewski
72 Albert Hofert
74 L Piatkowski
90 Wm Behrend

+Edward st crosses
92 Lorenz Targosh
112 Vacant
116 Jos Targosh
118 Albert Schwoob
122 Henry Heldman
126 Mrs Eliza Dunn

132 Fred Knell

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

BRUBACHER ST e side, from 200 Lan- caster e to limits

9 Herman Kleist
11 Wm Schroeder
15 Charles Kuch
21 Herman Yanke
25 Isaac Goudie
31 Henry Euler
35 Josiah Shantz

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

13

New house
41 Hugo Rathman
43 Mrs C Bowman
45 Chris Krueher
49 E Holtzman
51 J L Holtze
New house
57 R Shuert
61 Alvin Shantz
65 Albert Miller
67 Martin Weber
71 Geo T Weber
73 F C Kalbfleisch
+ Samuel st crosses
75 Theo Weber
79 Mrs Noah Bean
83 Peter M Eby
85 Philip Hentges
91 Louis Zeller
95 J E Wagner
97 Samuel Badke
103 Henry Schulke
107 Joseph Schnarr

BRUBACHER ST, w s

18 A E Shantz
26 Emil Schultz
30 Meno Thoman
38 John E Wiegand
42 Jacob Reiber
50 Aaron Witmer
54 Samuel Sherk
58 Levi Shantz
62 Chas Cressman
66 Chas Shaw
70 Ira Buschert
+ Samuel st crosses
104 Louis Kramp
112 Mrs Elizbth Ariss

BRUNSWICK AVE, from 108 Blucher st

Michael Pruski
John Pruski
Chas Groess
Joseph Groess
New house

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

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

CAMERON ST north, west side

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

CAMERON ST south, from 209 King e

25 Oscar Rumpel
36 Julius Rietz
39 Geo Rumpel
40 J McGinnis
44 Edgar Badtke
48 Mrs John Haltze
59 Wm Freeman

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

NORTH BRITISH AND MERCANTILE

Insurance Company

Established 1809

Total funds exceed \$36,805,000
Canadian investments, \$3,820,742

CAMPBELL PLACE, from 107 Factory

8 L Simon
22 John Nowach

CAROLINE ST, north side, from 20 Mt Hope

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

ÆTNA

INSURANCE CO.
HARTFORD, CONN.

Leading Fire Insurance Co.
in America.

J. B. HUGHES,
Special Agent. Phone 259

C. A. BOEHM, Local Agent
Phone 249

Lembke & Kreller,

CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection.

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

Incorporated 1720

Capital paid up, \$2,241,375
Total Cash Assets, 22,457,415

CAROLINE ST, s side

9 Frank Pstrong
17 Michael Wachter
21 Fred Pulkowski
25 John C Schaefer

CEDAR GROVE AVE, from 325 King e

Chas Miaskowski
Chas Lipinski
Chas Hagen
A Shantz

CEDAR ST north, e side, from 170 King e to Krug

11 Christian Becker
15 Peter Strubb
Skating Rink
29 Robert Barley
37 C A Kraft
+Elgin st crosses
49 Leondra Woefle
55 Mrs S Zimmerman
61 Nelson Shantz
67 Wm G Schmidt
73 Francis Wright

CEDAR ST n, w side

20 Berlin Woodenwre
34 John Mosser
40 Smith Gifton
42 Frank Roberts
+Elgin st crosses
50 Alex Voegel
54 George Schmidt
56 John May
58 Emerson Esch

+May Place commnes

64 James E Petch
68 George Martz
74 Chas Dengis
+Weber st crosses
80 J K Wing, grocer

CEDAR ST south, e side, from 159 King e to Mill

21 Geo Gerbig
25 M B Richert
31 Wm Grieve
39 Louis Meisner
45 Chris Prukschat
49 Fred Baelz
53 F Sievenpiper
55 Mrs Mary Peltz
59 H A Vogt
+Church st crosses
81 H Jaeger
87 Mrs J Woods
93 Miss D Thoms
97 Theo Schmidt
101 Noah Mank
105 Frank Matthews
109 Henry Karn
119 Alex Pert
129 Geo Staggs

+Courtland av cros's
175 Louis Hagen

CEDAR ST south, w s

New house
28 James Ward
+Alma st ends
40 Mrs C Reth
42 Henry Weber
44 Mrs M Gellhei
46 Tony Michael
48 Vacant
54 Albert Kaiser
58 Robert Ogram
+Church st crosses
80 Henry Bornhold
82 Henry Oberer
88 J S Winter

+St George st ends

116 Peter Anthony
120 Ed Boltz
124 Fred O Boltz
132 Harry Aldord
+Courtland av cros's
170 Edward Dopp
174 Frank Buschlen
+Gateman lane ends

CHAPEL ST, e side, from 164 Lancaster e

11 Thos A White
13 Fred Rau
17 Isaac B Shantz
21 Rev Amos Eby
25 Julius Wichels
29 Mrs Amos Shantz
33 Rev C F Krauth
37 Geo Schallhorn
41 Mrs E E Eby
45 Mrs M A Hardy

W. M. O. LOCHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA
IS THE COMPANY

that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

15

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

CHAPEL ST, w side

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

CHARLES ST, north side, from Gaukel to Wilmot

36 David Goldman
38 Davis Stimeroff
40 Jacob Klappholtz
42 Italians
68 Joseph Scott

+ Water st crosses

84 Fred Hoffman
88 Louis Helm
92 F J Fitt
98 Wm Forwell

+ Francis st crosses

CHARLES ST, s side

73 The L McBriane Co
+ Water st crosses
87 John Voleinik
89 George Gerth
91 Frank Benaski
93 Albert Snyder

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

CHARON ST, n side, from Breithaupt

2 R J Kingsley
12 J G Schmidt
18 H Schellhorn
22 W Bank
26 John Pearson
+ Wellington st crosses
28 August Schipanowski
34 Mrs R Hodel
40 Valentine Alles
46 Fred Reck
+ Louisa st crosses
48 Jos Wendling
54 Jacob Brenkholt
66 David Mather
+ Shanley st crosses
84 Will Bacher

+ Bierwagen st crosses
88 Vacant
92 Fred Miller
100 Emil Bierwagen
+ Grove st crosses
160 Ezra Burkholder

CHARON ST, s side

19 Fred Echert
21 John Shirg

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders,
\$213,447.72.

23 Jacob R Koch
27 Wm May

CHERRY ST, e side, from 119 Tuerk to Strange

3 Hazen Bullock
11 Samuel Crowarth
21 Otto Martin
29 Frank Wendling
41 S J Stiener

+ Walnut st ends

C. A. BOEHM

DISTRICT AGENT

THE

Employers' Liability

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

PHONES { Office 249
Residence 209

FOR REAL ESTATE, CONVEYANCING AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.

The Canadian Bank of Commerce

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

16

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Springfield Fire and Marine Insurance Company

Incorporated 1849
 Surplus to Policyholders, \$4,718,061.53
 Losses Paid, \$46,763,346.40

CHERRY ST, w side

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

CHESTNUT ST, from opp 285 Frederick

18 A B McLeod
 19 A Shilitzky

CHURCH ST, north side, from 67 Queen s to Albert

14 James Scanlan
 18 Nicholas Boegel
 22 Fred Dilion
 +Benton st crosses
 50 Vernon D Macleod
 54 Rachael Weaver
 60 Mrs E M Bowman
 68 Mrs H Giller
 72 Ed Rose
 76 J B Sararus
 84 Ella Weaver

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

+Eby st ends

114 Gustv Tuchlinsky
 122 Vacant
 130 Henry Dengis

+Cedar st crosses

138 Chas Kruse
 142 Nelson Stroh
 146 Ed Seibert
 148 Val Wettlaufer
 150 Alex Martz
 156 Aug Krugman
 162 Herman Boll

CHURCH ST, s side

15 Josiah Betzner
 21 Jacob T Cook

+Benton st crosses

39 A O Boehmer
 45 Mrs Jacob J Wolfe
 51 Moses Eshelman
 Grace Cong Ch
 55 Mrs J Johnston
 63 M J Dingman
 69 Samuel Petch
 73 R Boehmer
 79 Nelson Boehmer
 83 Carl Totzke
 87 A O Bowman
 91 David Eidt

+Peter st commences

95 Mrs H C Hilborn
 101 Ames Hilker
 103 Henry Hett
 107 Sarah Weber
 111 Miss R Ellison

115 Mrs S Woolner
 119 Charles Boll
 123 Mrs L Ramthun
 127 Fred Bornhold

+Cedar st crosses

133 John B Richert
 139 Anton Schnarr
 145 John Stecho
 151 Isadore Rosen
 155 W Feldman
 159 J G Buchhaupt

CLARENCE ST, from 74 Lancaster e

3 Eli Shantz
 7 Henry Holtze
 11 Conrad Berck
 12 E P Bowman
 15 John W Grody
 19 Geo Dippel
 25 Geo F Shoemaker

COLLEGE ST, e side, from King west to Ahrens

19 Mrs I E Shantz
 21 Ben E Snyder
 25 Mrs R Mueller
 29 R C Green
 35 Herman Boehmer
 41 J A Scellen

+Duke st ends

St Jerome's College

+Weber st crosses

95 Fred Kress
 103 Julius Gerbig
 109 August Tobian
 115 Nchls Wellheuser
 121 Wm Oswald

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTAUL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

17

COLLEGE ST, w side

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

COURTLAND AVE e,

n s, from 129 Queen s
22 Mrs L Drongelen
24 Harry Rau
26 Herbert Mitchell
28 Chas Boettger
30 Mrs Herman Cline
32 Vacant
34 Mrs P McDonald
36 Danl Cunningham
38 Harry Hansman
+Benton st crosses
40 Adam Busch
54 Thos Humphrey
58 Fred Dreger
62 J Lautenchlager
68 Patk Culliton
+Hebel ave ends

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

COURTLAND AVE e, south side

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

135 Edward Schaefer
141 John Wolfenberg
+Cedar st crosses
153 John Hagen
159 Henry C Hagen
165 Albert B Lang
181 Jacob Wuest

+Albert st crosses
199 John Ott
335 Chas Joseph

COURTLAND AVE w, n side, from 138 Queen to the Park

16 Jabez Wisdom
20 H S Zinkann
26 Jacob Maier

WATERLOO MUTUAL FIRE

Insurance Company

Established 1863.
Net Cash Surplus, \$199,769

C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249 Residence 209

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance
Company, Limited

Established 1808

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

30 F E Macklin
36. A Lockhart

COURTLAND AV w,
s side

15 Adam Wahl
21 Geo H Hackborn
25 E H Scully
31 Chas Knechtel
35 Edwn Dunke

DANIEL, from 275
King w

16 John Mahn
22 Casper Oschman

DAVID ST, east side,
from 35 John

Public School
41 J T Ellis
47 Frank Bass
51 John Schrieber
53 C Van Buscurck
55 Geo Steimmetz
61 Henry Dickman

+Courtland av comes
79 Otto Kalbfleisch

+Hilda Place comes

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

+Schneider av cros's

155 Henry Witzel
159 Norman Ford
165 Henry Stuckhardt
171 Albert Rickerman
175 Joseph Hofstедler

DAVID ST, w side

2 W Welker
4 Louis Hintz
8 Wm A Felton
14 August T Schmidt
20 Wm Schmidt
Victoria Park

+Roland st commnes

126 Con Thiel
134 Fred Rieck

+Schneider av cros's

+Dill st commences
New house
176 A E Shantz

DILL ST, from David

13 Mrs E Meyers

DEKAY ST, from 29
Grove

55 Anthony Mosser
59 John Ziegler

DUKE ST, north side,
from 30 Queen n to
College

+Foundry st crosses

46 J B Betzner
48 Peter McDonald
52 Herman Schnarr
Roman Catholic Ch

+Yonge st crosses
St Jerome's Coll

DUKE ST, south side

45 H U Clemens
53 Paul Pequegnat
57 S C Moyer
61 Rev Jos Janes
65 Dr Whiteman
77 Edward Smyth

+Yonge st crosses

EBY ST, e side, from
133 King to Church

17 Peter Moyer
21 Moses Erb
25 Ed Nihal
31 John Wray

(+Alma st crosses

33 Mrs Menno Eby
45 Max Betz
53 C A Franks
59 Max Franco

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST, Phone 511
House Phone 323

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.

TOWN OF BERLIN

19

EBY ST, west side

- 14 Vacant
- 16 Vacant
- 18 Vacant

+Alma st crosses

- 42 John Kidder
- 48 Rev E Sievenpiper

EDWARD ST n side, from 38 Francis

- 12 Albert Schellhaus
- 14 Julius Schlosser
- 18 Crl Schippanowski

+Victoria st crosses

- 30 Berlin Button Wks
G T R Tracks
- 46 Ayl Dermund

+Breithaupt st cross's

- 62 Jose Litfin
- 66 Mrs J Schroder
- 76 Conrad Axt
- 74 Mrs Jean Martin

+Wellington st cross's

- 82 Jacob Kreiner
- +Louisa st crosses

- 98 Gustav Adams
- 108 Chas A Schultz
- 114 Fred W Schultz
- 116 Albert Sobisch
- 120 Albert Shingeeck
- 122 Andw Lauber
- 126 Jacob Lunz
- 130 Wm Kreller
- 134 Adam Rake

+Wilhelm st crosses

- 154 Conrad Gildenr
- 158 John Faber
- 166 B Schwartz

EDWARD ST, s side

- 11 Neils Peterson
- 13 Conrad Hauser
- 17 Robert Morgan

+Victoria st crosses

- 29 Albert Arndt
- 33 Mrs David Rieder
G T R Track
- 39 D Hibner & Co
- 63 Chas Schippling
- 65 Adolph Schippling
- 69 C F Scouller
- 75 August Kraft

+Wellington st cross's

- 97 J E Vogt
- +Louisa st crosses
- 111 John R Schilling
- 117 Mrs Jno. Schilling

+Shanley st ends

- 139 Albert Schultz
- 143 John Rosekat

+Stahls ave crosses

- 157 Wm Kimpel

EDWIN, from Union

- 17 C J Hagen

ELGIN LANE, from 46 Cameron st

Four new houses

ELGIN ST, north side, from 39 Scott to Cameron

- 14 Chas Franz
- 18 J H Hertel
- 22 Oliver Voegtle

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

Incorporated 1890

Surplus to Policyholders,
\$206,800.

- 26 Christian Gross
- 30 F Sangbusch
- 36 Mrs Hnry Luesing
- 38 L Lecuyer
- 42 Mrs Kate May
- 44 Conrad Wurm
- 50 A E Robinson
- 54 Jos Dauberger
- 58 Jacob Welker
- 60 Mrs C Schmidt
- 66 Michl Wagner

+Cedar st crosses

- 76 Louis Seebach
- 80 Danl Boettger
- 84 Roy Kaufman
- 90 Wm Boehmer
- 96 G Kurchinsky

INSURANCE COMPANY OF NORTH AMERICA

Founded 1792

Losses Paid, \$143,780,841
Surplus, - - 5,589,406

Fire, Marine, Automobile,
Tourist, etc.

C. A. BOEHM, Agent

PHONES { Office 249
{ Residence 209

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

United States
Fidelity & Guaranty
Company

We Will Bond You
Established 1896

Cash Capital, \$1,700,000

+ Albert st crosses

100 Fred Wolfhardt
114 John Polson
118 Joseph Kipper
128 Martin Litfin

ELGIN ST, south side

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

+ Cedar st crosses

75 August Neichel
89 Samuel Bierstock

+ Albert st crosses

Two new houses
129 Jeremiah Break

ELLEN ST e, north
side, from 139
Queen n to Freder-
ick

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

+ Mansion st comnes

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

ELLEN ST e, s side

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

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

10 G C Franke
+ Hermie place comnes

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

ELLEN ST w, s side

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

FACTORY RD, from
Petersburg to Wilmot

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

FAIRVIEW AV, from
King st east

Wm Johannes

he Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

21

FILBERT ST, from Frederick

- 20 James Shaw
- 24 Horace Barnes
- 32 John Davis

FOREMAN PLACE, from 38 Frederick

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

FOUNDRY ST north, e side, from King to Weber

- 15 Ziegler Co, pntrs
- 17 H H Meyer, repr
- 23 Mrs R Gauntley
- 49 Wm J Read

+Duke st crosses

- 55 Gustave Noll
- 67 Hartman Krug
- 77 W M Simpson
- 83 John Fortner
- 85 B U Clemens

FOUNDRY ST north, west side

- 8 J Hainsworth
- 12 Misses Preikschat
- 14 J Hainsworth, plm
- 20 Eugene Hertis, blacksmith
- 26 Charles Tyson
- 28 Bell Tel Co
- 34 Frank Brubacher

44 H S Funk +Duke st crosses

- 52 E J Bowman
- 56 Martin Michael
- 60 F J Hunt
- 68 St Ann Training School

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

- 9 Northern Life
- 9 Scully & Scully, accountants
- 9 Clement & Clement barristers
- 13 W Metcalfe & Co, liquors
- 19 Salvation Army
- 23 James Bolden
- 25 J W Huenergard
- 27 Vacant
- 29 John Treusch
- 31 Mrs E Wurm
- 39 Berlin Soda Water Works
- 41 C H Norton
- 49 Mrs F Kronenberg
- 55 Elmore Letson
- 57 Chas Klachn
- 67 Fred Schmidt

FOUNDRY ST south, west side

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Boiler Inspection Insurance Company OF CANADA

Established 1875

Policies guaranteed by The Hartford Steam Boiler Inspection & Insurance Company.

Total Security to Policyholders, \$4,552,000

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

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

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

PERTH MUTUAL FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$202,793

C. A. BOEHM,

Agent for Waterloo and Berlin

PHONES { Office 249
Residence 209

A. C. BENDER

REAL ESTATE



11 Queen St. S. Berlin, Ont.



ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

*Sterling Accident
 and Guarantee
 Company*

Surplus to Policyholders,
 \$293,889.95

45 Miss Jennie Zapfe
 51 John Steifke
 55 Conrad Meyer
 Christian Science
 Church

FRANCIS ST, w side

12 George Becker
 16 John Besserer
 22 Henry Oswald
 26 Jacob Brandt
 30 Reuben Bowman
 36 Andrew House
 38 H Shaefer

+Edward comnes

42 D Hibner
 48 J H Wiederhold
 52 J Rohlder
 56 Mrs Jno S Howard
 60 Mrs D McCarthy
 64 Chas K Hagedorn
 70 Albert Ruby
 74 Mrs Nelson Ruby
 78 Owen Bean

FRANCIS ST south, e side, from King w to Joseph

25 P Y Smiley

29 John Schwartz

+Charles st crosses

39 H E Ahrens
 45 Wm Brown
 51 A Duench
 Edwd Weis

FRANCIS ST s, w side

26 Mrs Adeline Dopp
 30 Lang Tannery Co
 +Charles st crosses
 36 Lang's Tannery

FREDERICK ST, east side, from King e to limits

Town Hall
 Market
 Dantzer Bros, uphl
 Berlin Fuel Savers
 Co
 Oliver Seibert, repr
 53-61 Berlin Racycle
 Mfg Co
 53-61 Arthur Peque-
 gnat Clock Co
 63 A L Bitzer, barstr
 63 Prudential Life
 63 Berlin Bus College
 65-7 Hollinger &
 Durst, plmbrs
 69 Claytn Witter, brb
 71 Michl Massel, bkr

+Massel Place comns

79 Dr Wallace
 85 Fred Rogers
 87 John McLean
 91 Herman Rathman
 97 J F Honsberger,
 M D

+Weber st crosses

101-3 E G Lang, gro
 105 A VonNeubron
 109 J Scully
 111 J Spetz
 113 Mrs A C Bender
 121 Mrs C Heller
 125 M A Whiting

+Spetz st commnes

127 Vacant
 133 Mathias Kiefer
 137 John Kimmel
 143 C H Heimbuch
 151 S Sauder

+Irvin st commnes

155 Joseph Jacques
 159 Mrs Jos Rellinger
 Public School
 181 James Francis
 185 Henry Stokes
 189 Mrs Mary Bullas
 193 Wm Rittinger

+Lancaster st crosses

209 Geo Giller
 215 Amos B Bricker
 219 Uriah Ert
 221 Robert Dormer
 225 Herman Dubrich
 229 Mrs H Klem
 233 Vacant
 237 Noah B Detwiler
 241 A Pequegnat
 247 David Jamieson

+Samuel st comnes

251 D H Clemens
 257 A A Schiedel
 261 Mrs E Humphries
 269 Solomon Cassel

+Simeon st commnes

281 H Hymnen

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. LOCHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

23

285 Homer Hymmen
289 J A Hilliard

+ Lydia commences
House of Refuge
Robert Heath

FREDERICK ST, w s

8 Stuebing & Smith,
fancy goods
12-18 A & E Heller,
china and gros
16 Berlin Gauntlet &
Glove Co
Fire Hall
34 A A Moyer, genrl
store

36 Fred Ackernelcht
38 F E Shantz & Co,
real estate

+ Foreman Pl comces
42-44 Arnott Institute
50 E Quirnbach
52 Schulte & Riener,
real estate

54 O A Keffer
54 E R Riener
60 A B Schneider
62 H C Mohr, gro
64 A B Schneider &
Co

68 John Bricker
Trinity Meth Ch
84 Thos Simpson
90 August Rathman
96 E D Heist

+ Weber st crosses
Court House
130 H D McKellar
138 J D Moore
146 James Wing

148 Wm Metcalfe
+ Ahrens st ends

154 M Wildfang
160 E K Snyder
166 P S Lautensch-
lager

176 Jonas Becker
+ Otto st commences

178 Susanah Eby
182 Henry Mertz
186 Mrs Patk Moore
190 Frank Seibert
194 Edmund Shantz
198 V M Berlet
202 G F Arndt, gro
+ Ellen st ends

+ Lancaster st crosses

210 A H Ahrens, gro
214 Ion Eby, btchr
218 N H Good
220 Casper Karn
226 B F Stumpf
230 Aaron Bricker
234 W A Clarke
240 Peter Itter

+ Gordon av comnes
248 Robert Wood
256 Rev John E Lynn
260 Arthur Foster
264 S H Hessenauer

+ Pequegnat st ends
274 Nelson Schaefer
274 T W Wambold

+ Chestnut st comns
298 J J Richardson

+ Filbert and Locust
sts commence
362 Martin Dunham
370 David Thaler

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

Insurance
Company

Established 1873

Old and time-tried.

GATEMAN LANE,
from end of Peter

10 Albert Lackey
40 D C Hamacher
53 Vacant

GAUKEL ST, e side,
from 103 King w to
Joseph

15 M Erb & Co
27 Vacant
Berlin Heating Co
47 W J McCutcheon,
butcher
51 McCutcheon Bros,
tailors
53 Robt McCutcheon

Hartford Fire
Insurance Co.

A CENTURY OLD

In San Francisco alone Ten
Millions Paid.

C. A. BOEHM, Agent.

PHONES { Office 249.
Residence 209

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. G. BENDER,

11 QUEEN ST. SOUTH,

BERLIN, ONT.

LEMBKE & KRELLER,  Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

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

11 Queen South, Berlin
Agents for

**ROYAL
Insurance Co.**

LIMITED

Established 1845

Assets, \$71,000,000

+John st ends

61 Robt DesCombes

71 W J McCutcheon

GAUKEL ST, w side

6 Martin Plantz

8 N Gross, garage

+Hall Place commncs

22 Mrs A Beyer

+Charles st crosses

36-38 Berlin Light

Commission

62 Electric Light Wks

**GLASGOW ST, n side
from 127 Walter**

7 John D Hahn

15 J B Campbell

21 Gus Schrieber

23 Geo Wahl

+Strange st ends

61 John M Miller

65 J T Underwood

147 M Kruschefski

GLASGOW ST, s side

44 Herman Behling

122 Jacob W Fisher

200 Wm Witter

**GORDON AV, n side,
from 36 Lancaster to
Frederick**

2 D F Fries

6 S Grasser

18 F W Roberts

22 Fred Martin

28 Frank Tremain

32 E Slumskofki

38 W Sour

46 Mathw Beitz

GORDON AVE, s side

21 John Dechert

25 Mrs C Herman

31 W F Hall

35 O Hallman

+Clarence st ends

Thos McWail

**GREEN ST, from
385 King w**

21 Mrs M Kurschinski

39 Mrs M Brunner

**GROVE ST, east side,
from 160 Charon to
Waterloo**

17 Norman Gerster

21 Fred Gruhn

25 Anthony Hock

29 Angst Kruschinski

+DeKay commences

33 Conrad May

GROVE ST, w side

2 Conrad Daub

10 Jos Weinstein

14 Julius Michalofski

20 Chris Vogel

24 John Borth

32 Robt Roehr

42 A Hergenroeder

54 Wm Plomski

**HALL PLACE, from
Gaukel to Francis**

123 Geo Brighton

130 W G Gough

139 Aug White

**HEBEL AVE, from 59
St George to Court-
land**

11 August Herres

15 John Wendling

19 Chas Godglick

20 Minerva Stengel

22 Jacob Gottsleben

27 Hugo Shoeneich

31 Richard Hartman

**HEINES AVE, from
77 Joseph**

11 Conrad Schaefer

15 Gustave Priebe

New house

20 Henry S Lang

21 A Niergarth

New house

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

25

HEIMAN ST, from Mill

40 Mrs A Wildfong
40 Alvin Ott
M Ott & Son,
brick mfrs
108 August Erdman
169 Gottlieb Marcroft

9 A W Stapleton
10 Chas Rozens
11 John Robinson
12 Richard Weber
15 Wm Oelschlager
17 A B Krantel

HILL ST, from 153 Lancaster

43 C Huenergard

HOFFMAN ST, e side, from Mill

86 Noah Dippel
92 Henry Paepeke
164 John Budjesk
166 Fred Stephens
168 Vacant
174 Carl Genz

HOFFMAN ST, w side

85 John Manser
189 Henry Kehl
205 Vacant

HOMEWOOD AVE, from 226 Queen s to the Park

10 Victor Dolan
16 Fred Davey
22 Martin Noegel
26 James Woelfle
32 Fred Kretz
36 Chas C Weber
42 Wolfgang Winter
48 John House
52 Nicholas Kadel
58 Geo Hoffman

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

NORTH BRITISH AND MERCANTILE

Insurance Company

Established 1809

Total funds exceed \$85,805,000
Canadian investments, \$8,820,742

HOPP ST, e of Albert

27 Alex Duszynski
40 Chas Pollakouski

IRVIN ST, north side, from 151 Frederick

10 John Moyer
14 Michael Roos
18 C L Laing
22 R D Lang
26 H S Lagrange
30 Mrs Enoch Ziegler
34 Mrs A M Laird
38 Peter Shupe
40 Vacant
44 H J Brown

ÆTNA

INSURANCE CO.
HARTFORD, CONN.

Leading Fire Insurance Co.
in America.

J. B. HUGHES,
Special Agent. Phone 259

C. A. BOEHM, Local Agent
Phone 249

HENRY ST, from the Park to Wilmot

7 John Warzecha
14 David Whiteman
15 W Russell
19 John Paleczny
23 Peter La Bonte
27 Emil Hoover
31 Frank Dombreski
35 Ernest Pascoe
39 Wm Reimert
43 Mrs L Schaefer
44 Wm Haskins
47 Albert Martin
48 A F Fischer
51 Wm Braniff
52 J J Murray

HERMIE PLACE, from 10 Ellen

7 Joseph Zettl
16 H L Lippert
40 George Doerr, jr

HILDA PLACE, from 79 David

1 Aaron Schweitzer
2 Fred Urstadt
5 D Seigmiller
6 C W Chapman

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000. Reserve, \$6,000,000. Total Assets, \$150,000,000
 Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

The Standard Life Assurance Company

Established 1825

Invested Funds \$61,000,000
 Canadian Investments \$13,000,000
 Annual Revenue 7,400,000
 Profits Paid 35,000,000

48 John Shiry
 52 Ernest Klem
 56 Emil Hess

IRVIN ST, south side

11 E W Young
 17 S Brubacher
 21 A E Rudell
 25 Rev A T Haist

+Scott st ends

27 Chas Germann
 31 George Israel
 35 Wm Hume
 41 Moses B Clemens
 47 Eph Shaefer
 51 Edwd Fehrenbach
 61 A R Goudie

JOHN ST, north side, from 84 Queen s to Gaukel

14 Martin Straub
 +Foundry st ends
 32 Mrs Seth Potter
 34 Geo Bucher
 38 Mrs James Potter
 42 Leander Klem

46 Alex Jacobs
 56 John Berck

JOHN ST, south side

3 Mrs E Hartwig
 5 Vacant
 7 John Hammond
 11 Peter Deitrich
 15 Morris Panick
 Jacob Simon
 Public School
 35 F B Hertel

+David st commences

39 Wm J Smith
 55 Edwin T Muldoon
 59 Geo H Kalbfleisch
 67 Adolph Tuchlinsky

JOSEPH ST, n side, from Gaukel to limits

Electric Light Works
 24 John Macauley
 +Water st crosses
 64 Angus Wolff
 66 Henry T Roeder
 68 J H Tait
 74 Richard Wright
 80 Charles Guenzler

+Francis st ends

Lang's Tannery

+Wilmot st crosses

JOSEPH ST, s side

9 John Witzel
 r9 Joseph Goreham
 11 Henry Bauer
 13 Mrs I Kittle
 17 Vacant
 21 Charles Harris

25 Daniel P Knorr
 +Richmond av coms
 29 E J Seip
 33 David Gross
 35 Mrs A Witzel
 37 H Bellinger
 43 C Trussler

+Water st crosses

59 Robert Laughin
 65 John Dietrich
 69 Theodore Krueger
 73 Vaughan Nesbitt
 77 Chas P Knapp

+Heins ave comnces

81 Peter Saugel
 95 C P R frght offices
 +Linden st commncs

+Wilmot st crosses

Berlin Interior Hard-
 wood Co

163 H Bullock
 165 Wm Planz
 167 Mary Mosser
 169 Homer Ford
 171 Chas Wiegandt
 177 Roger T Gofton
 181 P Uttley

KAISER ST, from 36 Lancaster e

11 Wm S Rau
 14 Edwd Hahl
 18 R S Sider
 26 Isaac Musselman

KING ST east, n side, from Queen to limits

2 American Hotel
 8 Garner & Co, furn-
 ishers

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

27

10 Weaver Stationery Co
10 Vacant
10 Geo Marr, photo
P B Schaefer
12 Beck & Schell, gros
14 Clarke Bros, drugs
16 E A Sauder, men's
furnishings
18 Victoria Candy Str
20 L D Merrick, china
22 C H Mills & Co,
dry goods
26 E O Ritz & Co, drg
28 Vacant
30 M E Glick, milnr
32 Ernst & Co, dry gd
34 Berlin Club, Ltd
36 Dominion Cigar
Store
38 Carl Kranz, ins
40 Bank of Toronto
40½ Warren Co, Ltd
40½ Metropolitan Ins
Co
40½ C Knechtel, arch
40½ J McMeekin, ins
40½ H T Zoellner
40½ S Weber
40½ L Snyder
40½ E Bingeman, os-
teopathist
40½ Frank Weaver
42 A Weseloh & Co,
dry goods
44 E K Snyder, shoes
46 Boehmer Bros, jlrs
48 Canadian Bank of
Commerce
+ Frederick st comns
Town Hall
58-60 Bowman House
64 Frank Seibert, repr

68 Calaraco Rose, frut
74 H C Brechbill, mlr
76 Mrs L Wiffler
76 M Masson
78 R Boehmer & Co,
coal
80 John Forsyth & Co,
manfrs
82 M C Cressman, dry
goods
84 D S Cullen, pianos
86 R A Dietrich, bkr
90 A S Hallman, gro
94 E Kraft, btchr
96 Vacant
+ Scott st commences
98 A L Fischer, hrns
100 Vacant
102 Ira Underwood
104 Mrs H Milburn,
hair goods
106 C Seyler, shoes
110 M Thoman, blks
112 Henry Mertz
114-6 Longo Bros, frts
118 Warehouse
120 John Miller
122-4 Italians
126 Noah Knipfe
128-30 J Eassy & Co,
fancy goods
132 G Niederheuser
134 John Johnson
136 A Hertel
140 Aaron Erb
144 A J Spalding
146 J Bacon
150 N Wellheiser
152 Mrs J W Fischer
156 Germania Hotel
160 T W Wambold,
dairy

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Commercial Union
Assurance
Company, Limited**

Total Funds Exceed
\$84,600,000

162 John Scheifele
162 Alex Kolonski
164 Vacant
168 I Holman, miller
+ Cedar st n comnces
170 J W Hett, painter
172 Jacob Koy
174 Elizabeth Taylor
178 Jacob G Good
182 Eph Miller
184 Adam Stieler
186 Herman Bender
188 Vacant
190 Danl Schneuker

+ Albert st n comnces
196 Car barns

Head Office. Waterloo



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

A. C. Bender,
REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

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

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

Incorporated 1720

Capital paid up, \$2,241,375
Total Cash Assets, 22,457,415

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

+Cameron st comncs

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

+Pandora av comncs

264 Vacant
270 Mrs H Milburn

+Fairview av comncs

278 M Betzner
282 Abe Cressman
Knoll Wood Park

+Sterling av comncs

Old Mennonite Ch
Wm Morrison
Isaac Snyder
Baetz & Boehmer, brks
Benj Shoemaker

KING ST east, s side

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

+Benton st comncs

53-57 Grand Central
Hotel
55 Band rooms
57 Bowling Alley
59 Jno W Davey
61 R Weber & Co
63 Kushner & Feld-
man furs
65 People's Railway
65 Ed Kechnie, brbr
67 Lincoln Durst
71 Mrs A Smith
73 J H Fehrenbach,
harness
77-9 Moyer & Shantz
81 P E Shantz, repr
81 J Reitz & Co, pntrs
81 J Shoemaker, shos
r81 Mrs E Turner
87 Sam Sing, Indry
89 C J Fischer, brbr
91-3 Hy Sippel, wvr
95 Peter Strub, wdwk
95 W M Fischer, blk-
smith
99 Mrs G Wagner
101 Mrs Cudup
103 T Winters, plmbr
111 Berlin Suspender
Co, Ltd
115 J E Hett, M D
117-9 A S Hallman,
grocer
123 Mrs C Knipfel
125 John McCann
127 Vacant
129 Wm Thoms, shos
131 Isaac Wildfang

+Eby st commences
133 George Davis
139-41 J H Heller, jwlr

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

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

TOWN OF BERLIN

29

143 Mrs E Magk
147 Frank Dopp, brbr
149 J C Heimbecker,
grocer
151 John Healey
153 J Steckenreiter
155 Geo Culp
+Cedar st s comnces
159 A B Miller, blksm
163 Annie Happell
171-81 Canada Furni-
ture Co
189 Joseph Hoch
+Albert st s comnces
New house
197 Vacant
203 Jos Muldoon
209 Geo Ringler
+Cameron s & Cedar
Grove av comnces
325 H Lipinski
337 Italians.
351 Italians
371 Henry Shantz
389 John Freund
433 Henry Wagner
435 Mrs L Cressman
437 Rev C M Bowman
481 W E Shantz

KING ST west, n side

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

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

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

+Wipper Plc comnces

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

Gore District Mutual FIRE Insurance Company

Established 1839

Net Cash Surplus, \$333,772

C. A. BOEHM, Agent.

PHONES {Office 249
Residence 209

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING,
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Phoenix Insurance Company

OF HARTFORD, CONN.
Established 1854

Total Assets, \$9,900,000
Total Losses Paid,
\$65,696,377

82-94 John Wald-
schmidt, grocer
100-2 P Hymmen,
hardware
104 Edw Lipper, furn
104 Bowling Alley

+Yonge st commncs
108 Brunswick Hotel
110 Vacant
112 B Latimer, brbr
114 Henry Winterhalt
116 Robt Stricker
118 Vacant
122 Kuntz Agency
134 Vacant

+College st commncs
146 Mrs I C Weaver
Swedenborgn Ch

+Water st n commcs
160 Fred Rohleder
162 Wm P O'Rourke
170 Philip Gies
176 Harry G Brown
180 Wm Motz
182 J J McCallum

+Francis st commcs
184 Sidney Harvey
186 Ferd Ziball

188-98 Kaufman Rub-
ber Co, Ltd

200 Jacob Plantz
202 N Matick
204 A Metuchinik
206 Albt Hasenjaeger

+Victoria st commcs
224 Berlin Lion Brwy
G T R track
246 Foster-Armstrong
Co

+Breithaupt st coms
254 J F Wilhelm
256 E P Barnhard
262 Ferd Walter
270 H L Yansen, nurs-
eries

+Wellington st coms
+Louisa st commns
298 Vacant
302 L Miglarini
304 Mrs C Kessig
308 Stahle Bros, btchs

+Shanly and Andrew
commence
322 Casper Braun
332 Mrs Henry Braun
338 John Walters
340 James A Law
346 Samuel Dowsett
348 Jas Lavink
348 Albert Barker

+Willow st commcs
350 J H Schnarr, gro
356 Wilson Iler
Academy School
380 Rev F E Waelchi
386 Henry Gladly
398 J Fotheringham
400 Geo E Rafz

408 Frank Boegel
416 Wm Weick

+Pine st commences
422 Fred Molson
426 Wm J Becker
436 Vacant
440 Adam Schaefer
444 A Glebe
444 C S Kertcher
448 Geo Schnarr
452 Martin Reidel
454 Misses Edmunds
460 Wm Frederick
Waterloo Town

--- KING ST w, s side

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

W. M. O. LOCHHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin
PHONE 511 HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA

IS THE COMPANY
that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

31

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

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin Agents for

The Rimouski Fire Insurance Company

Established 1876

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

221 W H Bowlby
231 R Boehmer & Co, coal
G T R track
235 Jacob Kaufman Sash, etc
249 John Card
253 W Miller
257 Hugo Hammon
261 T Figures
267 Jacob Kaufman
275 Wm Henry

+Daniel st commnes

281 Robert Campbell
285 T S Kuhl
289 Geo Lippert
291 Henry Duench

C. A. BOEHM

DISTRICT AGENT

THE

Employers' Liability

Assurance Corporation, Limited

Capital \$5,000,000.00

Accident, Sickness, Employers' Liability and Guarantee Bonds

Liberal Policies Issued Prompt Settlements

PHONES {Office 240
Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.

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

The Canadian Bank of Commerce

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

32

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

*Imperial Guarantee
and Accident
Insurance Company
of Canada*

Surplus to Policyholders,
\$213,447.72.

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

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

KRUG ST, east side, 237 Lancaster e

5 I Hollman
9 Mrs E Knapp
13 W R Wilkinson
17 John McNally
21 Mrs Danl Wismer
25 Isaac Stinson
29 A H Seibert
33 Granson Snider
35 Aaron Schmidt
39 J G Scharlach

+ York commences

43 W S Hood
47 Frank Seager
51 W G Sinclair
59 Clark Washburn
63 Mrs C Rittershaus

+ Troy commences

65 Hy Heintzman
69 C J J Fischer
73 Alex Koebel

KRUG ST, west side

6 Mrs R Cooper
12 Wm Seber
16 Mrs C Musselman
20 Jos Thaler
24 Bernhard Zuber
28 Charles Bluhm

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

+ Samuel st crosses
102 Louis Albrecht

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

32 Daniel Fries
36 Jacob Fries
+ Kaiser and Gordon
aves commence
56 Harry Heintzman
70 Wellington Martin
74 David Moody
+ Clarence st comncs
100 Wm Shaw
102 Ed Oelheiser
104 Mrs Jane Boomer
+ Frederick st crosses
122 P N Ulrop
128 B Hunengard
134 Theo Zoellner
138 Simon Bowman
+ Bingeman st comns
144 Moses Devill
146 Mrs A Oberholtzer
150 Vacant
154 S Brunk
Mennonite Ch
+ Chappel st comncs

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

33

164 Wm Woeller
168 Mrs J Grischow
174 Herman Grischow
182 J H Gorman
186 Charles Degan
190 Edward Eby
198 John C Karn
+Brubacher st comns
202 Mrs Geo Beckner
206 Mrs L Fisher
210 Noah Stauffer
+Krug st comnes

LANCASTER ST e, south side

29 Thomas H Green
33 Michael Draves
37 Danl F Fries
+Mansion st ends
75 Jos S Shantz
79 Irvin Rickert
87 Mrs S Barry
93 Geo E Zettel
99 Fred Roland
105 Mrs J E Meyer
111 J B Scharlach
117 Wm Cairns
+Ellen st ends
+Frederick st crosses
141 Noah Betzner
143 L Norman
151 Mrs J Schlichter
155 E S Bechtel
159 S S Moyer
163 John Weigand
Central School
195 Herman Hertel
201 John Zinkann
217 John Dauberger
221 Herman Heiser

225 Peter Kreh
229 Philip Lorch
233 Thos Wright
237 Vacant

LANCASTER ST w, n side, from end of Queen n

8 W Perrin
12 Harry Burrows
+Victoria st crosses

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

+Spring st commences

88 Lawrence Sieling
94 Charles Letson
98 Val A Hintz
104 Geo Bremner
110 Wm Schell
124 Christian Timm
134 Wm Luft
166 Benj Hinton
172 Gustav Prager
174 Marks Goss
178 H Pearson
190 Philip Luft
200 Frank Meier

+Arnold st commens

Jacob Giller
Wm Musclow
Wm Hopp

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

LONDON AND LANCASHIRE

Guarantee and Accident
INSURANCE
COMPANY

LANCASTER ST w, s side

33' John Weiler
+Breithaupt st cros's
39 Joseph Kieffer
77 Jacob Affholder
87 Geo B Schell
+Louisa st ends
153 Mathw Durrant
+Hill commences
155 Vacant
169 A J Martin
+Union crosses
Mrs M Dutzel
Louis Weber
Nicholas Ryder

WATERLOO MUTUAL FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769

C. A. BOEHM, Agent
Waterloo and Berlin,

PHONES

Office 249 Residence 209

A. G. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

34

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Springfield Fire and Marine

Insurance Company

Incorporated 1849

Surplus to Policyholders,
\$4,718,061.53

Losses Paid, \$46,763,346.40

LANE, from 170 Wat- erloo

28 Fred Krause
32 George Krause

LANE, from 191 Ben- ton

James Willis
John Chalton

LANE, off Park st

22 Mrs Wm Rieck

LANE, from 26 Young

Four new houses

LINDEN AVE, from 95 Joseph

20 Richard Ogram
36 S M Bauman
38 Jos German
42 Chas Dopp

LOCUST ST, from 298 Frederick

18 Alfred Hallman
26 David Hallman
23 Chas Kufske
25 Otto Pietz

LOUISA ST, east side, from 298 King w to Lancaster

+Charon st crosses

71 Wm B Reinhart
75 Chas Lantz
79 M Steinberg
83 Isaac Green
87 A C Heldman
91 Geo Hilker

+Waterloo st crosses

113 John Steiss
117 J P Becker
121 John Klaehn
125 Mrs E Beck
129 Wm Janke
133 Albert L Hergott
137 John Ringle
141 Robt McLaren
145 David Byers

+Edward st crosses

163 Andrew Haus
169 Henry Hilker
173 Aug Kampmann
179 Lenhard Rockel
183 Henry Stein

+Weber st ends

193 A J Smith
G T R Track
209 Steinberg & Co

+Ahrens st crosses

243 Albert Stedman

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

LOUISA ST, west side

8 G A McIntyre
12 C B Fischer
18 Geo J Lunz
26 Adolph Stoesser
New house
50 George Kechnie
Two new houses
58 Wm Dunker

+Charon st crosses

66 Mrs W Kaminski
72 Philip Niergarth
78 Emil Casdorf
80 Philip B Schaefer
90 Mrs E Shedler
94 Edwd Swartz
100 Henry Baumann

+Waterloo st crosses

102 Wm Polokowski
118 Chas Schrank
122 Louis Schlieman
126 Fred Zarnke
130 Herman Oberer
134 Oscar Lauber
138 Henry Hass
146 John E Vogt

+Edward st crosses

148 Chas Bierwagen
158 Jacob Kreiner
New house

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

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.

TOWN OF BERLIN

35

166 Herman Rogge
170 Wm Scharlach
178 R E Pinke
184 Geo Hertfelder
188 Philip Miller
G T R Track
198 Theo Lobsien
198 Amos Starr
206 Louis W Roth
222 Lppert Furn Co

+Ahrens st crosses

246 Chas Adams
250 John Houser

+St Leger and Margaret av cross

LYDIA ST, from 289 Frederick

38 August Foss
42 Vacant

MANSION ST, e side, from 28 Ellen e to Lancaster

11 L Dotzenroth
15 Christian Woeller
21 J E Beckley
27 Mrs D Schnarr
39 John Hagen
39 Rev M Clemens
45 H D Huber
51 Geo L Miehm

MANSION ST, w side

12 Harry Germann
16 Misses Ahrens
20 Harry Tolton
24 Sam Holtzman
26 Fred G Chace

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

MAPLE AVE, from Union to Arnold

Victor Balzer
Solomon Schaneski

MARGARET AVE, n s, from 108 Queen to Zoeller

16 D S Bowlby
22 Henry Sachs
32 E P Cornell
38 P Rieder
42 F P Fennell
46 E W Houston
50 Mrs D S Bowlby
54 H J Bowman
66 W H Breithaupt

+Victoria st crosses

76 Herman Kreitzer
G T R Track
80 R E Cowan
84 Kimmel Felt Co
+Breithaupt st cross's
94 R S Porteous
+Wellington st cro's
Public School

+Louisa st crosses

+Adam st commences

MARGARET AV, s s

11 John Forsyth

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

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

+Maynard av ends

55 Dilman Shantz

+Victoria st cross's
G T R Track

+Breithaupt st cross's

+Wellington st cross's

129 John Dunn

INSURANCE COMPANY OF NORTH AMERICA

Founded 1792

Losses Paid, \$141,760.841
Surplus, - - 5,539,406

Fire, Marine, Automobile, Tourist, etc.

C. A. BOEHM, Agent

PHONES {Office 249
Residence 209

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

If you want to buy or sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

36

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance Company, Limited

Established 1808

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

+Louisa st crosses

155 Thos Green
155 Granville Blood

+Wilhelm st ends

MARTIN ST, n side, from 157 Benton

18 Alvin Willets
22 Daniel Eby
26 Henry Gerth

MARTIN ST, s side

13 J Hoefle
15 New house
17 Ezra Kruse
21 Otto C Kalbfleisch
25 Geo C Meisner

MARY ST, from Pine to Waterloo Town

17 Geo Scott
31 Conrad Schweitzer
35 Jos Heimler
39 John G Schweitzer
48 Jacob S G Erb
49 Aaron Erb

MASCOTT LANE, from 91 Scott

14 Mrs E Mandelsloh
15 Mrs L Scharach

MASSEL PLACE, from 71 Frederick

11 Carl F Schmidt
13 Mrs S Isch
15 Fred Hauser

MAY PLACE, from 58 Cedar n

7 Jos Pinchant
9 Allan Courtney
11 W Reischt
15 W C Bowden
19 James Blevins

MAYNARD AVE, e s, from 74 Ahrens w to Margaret av

Hibner Place
13 R Cook
19 Casper Roehrig
25 J Klippert
31 L Yost

MAYNARD AVE, w s

16 Solomon Kaufman
20 John Burg
22 Robert Hall
28 Noah Wagner

MICHAEL AVE, from Linden to Willmot

8 Andrew Zuber
C A Ahrens & Co

12 Fred Burhitt
16 Wm Irwin
20 John Beck
24 Simon Wagner

MILL ST, north side, from 175 Queen s to limits

18 John Heppler
24 Philip Bish
34 A J Bock
38 Wesley Black
42 Adolph Tuerk

+Benton st ends

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

+Albert st ends

180 Mrs Chas Kraus
182 Bernhard Fischer
200-2 Wm Sengbusch
216 Mrs F Dankwardt
226 Albert Kurt
236 Wm Radtke

The Mutual Life of Canada

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

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

OFFICE PHONE 311

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

37.

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

MILL ST, south side

11 George Buck
13 Jos McCutcheon
19 Michael Israel
25 Jacob Baetz
33 Henry Kinzie
37 Chas Hoelscher
41 Vacant
45 Mrs Jacob Doering
51 J E Wolfenberg
57 Jacob Bernhardt
63 Joseph Perrin
67 Jos Hoelscher
185 Limus Wey

+Shoemaker av coms

245 Daniel Staufer
249 New house
263 F C White
291 Simon Gies

+Heiman st comnes

313 Jacob J Eby
317 Jacob Kesselring
393 Sim Weaver
409 Christian Eby

+Hoffman st comnes

Mrs John Rickert

MITCHELL AV, from 163 Queen s

10 Wm Mitchell
11 S Burkholder
14 W O Mitchell
20 E W Bursch
24 Geo Hoelscher

MOUNT HOPE ST, from 453 King w

+Vogt Place comnes
14 Wm E Connor
16 M Worchowsky
20 Michl Refeski

+Caroline st comnes

26 Charles Schacht

+Park st crosses

60 Jacob Ellert
65 Louis Bunsch
66 John Johnston

OAK ST, from 20 Lin- den to Wilmot

1 Adam Dengis
5 Aug Trump
6 Martin Hummel
9 Jacob Beserer
13 Wm Fischer
15 Chas Schippling
17 Jos Wagner
25 Julius Koehler
33 A Plazek

OTTO ST, north side, from 176 Frederick

2 Mrs Hannah Hett
6 Andw S Schiedel

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

Incorporated 1890

Surplus to Policyholders,
\$206,800.

10 W J Williams

14 A M Schiedel

18 Alex Shoemaker

22 August Gies

26 Benj Snyder

OTTO ST, south side

1 Rev C R Miller

5 Mrs C Lackner

11 W D Euler

17 E J Philips

21 J K Master

25 L S Weber

29 John Laufer

PERTH MUTUAL FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$202,793

C. A. BOEHM,

Agent for Waterloo and Berlin

PHONES { Office 249
Residence 209

A. C. BENDER

REAL
ESTATE

11 Queen St. S.
Berlin, Ont.

ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

38

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
 Agents for

United States
Fidelity & Guaranty
Company

We Will Bond You

Established 1896

Cash Capital, \$1,700,000

PANDORA AVE, from
250 King e

18 L Snyder
 19 I H Oberholtzer
 23 J O Bowman
 29 Albert Schwartz

PARK ST, north side,
from end of Green
to Waterloo Town

Berlin and Waterloo
 Hospital

+ Mount Hope crosses
 100 Miss Rosa Krafft

PARK ST, south side

45 John Hintz
 51 Jacob Sousmen
 53 C Herchenreder
 59 Frank Wagatha
 77 Thomas Evans
 83 Chas Schmidt

+ Mount Hope crosses

85 Chas Singer
 91 Lorentz Krahn
 97 J H Seip
 99 Nicklaus Shaefer

111 Edward C Dahm
 115 Erns Kurschinske
 125 Geo Waechler
 131 Stpn Ellerbraunn
 + Union st crosses

133 Adam Hueghlin
 153 Mrs A Dannecker
 157 Aug Herchenreder

PEQUEGNAT AVE,
from Kaiser to Fred-
erick

1 Andrew Fromm
 7 F S Sider
 11 Arch Hallman
 15 W C Stinson
 17 Addison Dedels
 23 Henry Kilbeg
 26 Alfred Arnold
 27 J M Jackson
 28 Henry Mahn
 37 E G Horsch
 43 Geo Davis

PETER ST, east side,
from 91 Church to
Mill

17 Albt Boynton
 19 Geo Blinkhorn
 25 C Hett

+ St George crosses

39 Jacob Riehl
 43 Jacob Wellhauser
 47 Gottlieb Krueger
 53 John Dopp
 57 Wm Schade

+ Courtland av cros's
 105 Jos Oraszeh

PETER ST, west side

18 Henry D Gerbig
 20 Jacob Wunder
 24 E Little

+ St George st crosses

50 Abraham Keffer
 58 Wm Gottfrid
 66 Edwd Forwell
 70 Misses Meager

+ Courtland av cros's

96 Bert Young
 102 D E Weber
 108 Geo V Reihl

PETERSBURG RD,
from Queen s

45 Henry Schneider
 67 Henry Krube
 73 Joseph Lehman

+ Factory rd comes

PINE ST, from 416
King w to Cemetery

9 Philip Hummel
 13 Wm Miller
 16 Mrs Susn Knechtel
 + Mary st commences

PINKE ST, from 40
Wilhelm to Blucher

18 I Spiegelbach
 New house
 24 George Pinke
 28 Zeph Levan
 32 Fred Schacht
 36 John Gaeler
 40 Peter Gebhardt
 44 Martin Lorentz

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. LOCHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

39

48 Hy Isherwood
52 John Pletsch
62 John McKelvie

QUEEN ST north, east side, from King to Lancaster

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

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

QUEEN ST north, w s

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Boiler Inspection Insurance Company OF CANADA

Established 1875

Policies guaranteed by The
Hartford Steam Boiler Inspec-
tion & Insurance Company.

Total Security to
Policyholders, \$4,552,000

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

Hartford Fire Insurance Co.

A CENTURY OLD

In San Francisco alone Ten
Millions Paid.

C. A. BOEHM, Agent.

PHONES { Office 249.
Residence 209

LEMBKE & KRELLER,  **Cigars, Tobacco, Etc.**

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED | **A. G. BENDER,** 11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

40

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

*Sterling Accident
and Guarantee
Company*

Surplus to Policyholders,
\$293,889.95

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

QUEEN ST south, e s,
from King to limits

- 9 Christadelphian Hall
- 9 W R Wilkinson, dentist
- 9 T Hirties, drsmkr
- 11 H L Staebler & Co, ins
- 13 A C Bender, rl est
- 15 Rittinger & Motz, publishers

- r15 John Collins, blk-smith
- r15 B Ziegler, wagons
- r15 G H Hackborn & Co, upholstrs
- r15 J W Keyes, livery
- r15 Jos Inglehart
- r15 C Heiobuch
- 17-19 Vacant
- 21 Steinmetz & Son, repairers
- 23 Stuebing & Son, grocers
- 25 Chas Blankstein, cigars
- 25 Chas Holly
- 27 Louis Sattler
- 29 G F Gardner, pnos
- 31 L Sattler, harns
- 33 Geo Seiler, photos
- 37 Vacant
- 39-41 C Meyer, repr
- 45 John Collins
- 47 Peter Kolbrenner
- 51 C Stein, liquors
- 53 Vacant
- Skating Rink
- 57 G P Hagopian
- 59 Charles Gehl
- 61 F Tyliniski, tailor
- 61 Ralph Cossey, elec
- 63 London Life
- 67 J J Walters, M D

+Church st commncs

- St Paul's Church
- 79 Rev Wm Boese
- 81 Wm Beilstein
- 83 Vacant
- 87 Carl Kranz
- 89 Mrs Hugo Kranz
- 93 W H Schmaltz
- +St George st comns

- 97 Mrs M E Glick
- 103 Robert Smyth
- 109 Duncan Chisholm
- 115 Henry Stuebing
- 119 Philip Hilts
- 129 Williams, Green & Rome

+Courtland av cros's

- 133 W E Butler
- 145 E B Erb
- H S LaGrange
- 149 J F McKay, grocr

+Mitchell av commns

- 163 W E Mitchell
- 175 Fred Schmidt

+Mill st commences

- 181 Miss M Cowan
- 183 Geo P Zieg'ler
- 185 Wm P Kress
- 187 John Dreger
- 191 Morley Wiegand
- 195 Geo DeKleinhaus
- C P R Track
- 201 Joseph Rice
- 205 John Bramm
- G T R Track
- 209 Berlin Gasoline Engine Co
- 225 Wm Forwell
- Berlin Table Mfg Co
- Twinn City Oil Co
- Woodside Park

QUEEN ST south, w s

- 8 H Jaeger, barber
- 10 Arnold Jansen, jlr
- 12 Kaiserhof Hotel Co
- 14 Chinese Restrnt
- 18 Opera House
- 20 Berlin Dyeing Wks

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

41

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

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

RICHMOND AVE, e side, from 25 Joseph to Victoria Park

7 Abraham Harlach
11 Mrs Alex Eby
15 Henry King
19 Edward Fries
23 Alex Findley
New house

RICHMOND AVE, w s

12 John Walker
16 Anthony Forwell
20 Frank Hirth
24 Otto Schmidt
28 Nelsn Cunningham
30 A Wildfong

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND Insurance Company

Established 1873

Old and time-tried.

ROLAND ST, from 126 David to the Park

13 Wm Kruse
19 D A Bean
23 Carl Mueller
29 George J Lippert
33 John Derbecker
35 Wm Woodall
39 Menno Strome

ROY ST, n side, from 66 Queen n to Yonge

32 Rev R S Knechtel
36 Julius Jager
40 L A Mehlenbacher
44 Wm L Laird

AETNA

INSURANCE CO.
HARTFORD, CONN.

Leading Fire Insurance Co.
in America.

J. B. HUGHES,

Special Agent. Phone 259

C. A. BOEHM, Local Agent
Phone 249

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.
Pool and Billiard Parlor
in connection.

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

42

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

ROYAL Insurance Co.

LIMITED

Established 1845

Assets, \$71,000,000

48 J J Frank Anthes
54 Erwin Roos
58 T H Rieder
62 Jeremiah Scully
66 Mrs E Schwartz

ROY ST, south side

15 Noah Cress
15 Mrs E Shoemaker
19 S R Ernst
23 Mrs A Bowman
27 Harry Illing
31 Mrs Abel Walper
35 J K Ball
41 Fred Hauch
49 George Davidson
53 T A Witzel

ST GEORGE ST, n s, from 93 Queen s to Cedar

14 John L Mader
18 L D Merrick
+Benton st crosses
64 Ernst Rieck
68 Conrad Byer
70 Julius Hagen
74 Adam Hedrich

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

ST GEORGE ST, s s

23 Saml Thompson
+Benton st crosses
45 Alfd Snyder
49 A H Hewitt
53 John Kesseling
57 A Z Garner
59 A E Eby
+Hebel ave commnes
63 Peter Hebel
67 J M Seibert
71 H M Tait
75 Arthur Foster
79 L F Swears
81 Mrs Sarah Sage
85 Henry Stauch
+Peter st crosses

91 — Mitchell
97 Julius Wurm
105 Gustav Draeger
119 John Oestreich
123 John Foster
131 Wm Hergott

ST LEGER ST, n s, from 150 Queen n to Union

Walter Dumart
14 George Doerr

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

ST LEGER ST, s side

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

SAMUEL ST, n side, from 247 Frederick

4 Walter Ziegler
14 G J Bender
18 Oscar Schneider
22 I H Eby
26 Mrs A Fehrenbach
30 Wm Bastedo
32 A J Leitch
+Bingeman st crosses
42 H J Martin

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Government Deposit, \$50,000.00

Total Assets, \$550,000.00

TOWN OF BERLIN

43

46 Walter Barrie
50 Allan Grauel
54 F Musselman
+Chapel st crosses
58 H Herchenrader
70 Frank Hamel
74 Vacant
New house

+Brubacher & Krug
sts cross

98 Albert Inrid
126 Vacant

SAMUEL ST, s side

9 Edmnd Pequegnat
11 B C Schulte
15 Fred H Boehmer
21 Philip Pequegnat
25 Jesse Conner
+Bingeman st crosses
41 Geo Allendorf
55 S Robertson

+Chapel st crosses
59 Norman Boehmer
65 Charles Zuber
71 Philip P Hollinger
81 Geo Kraemer
87 Otto Kuss

+Brubacher st crosses
+Krug st crosses
127 Wm Hilburn
135 Alex Hergott
141 John H Doerr

SCHNEIDER AV, n s,
from 178 Queen s to
the Park n

+David st crosses
42 J C Cole

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

SCHNEIDER AV, s s

New house
Carl Ide

21 Abe Moyer
23 V O Phillips
25 J M Snyder
27 D B Schneider
29 Edward Binkley
35 Geo Pequegnat
39 J H Schmidt

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

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

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

+Elgin st commences
43 David Knipfel
47 H C Diebel
51 Mrs Thos Trussler
55 Mrs H Moyer

+Weber st crosses

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

NORTH BRITISH AND MERCANTILE

Insurance Company

Established 1809

Total funds exceed \$85,805,000
Canadian investments,
\$8,820,742

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

+Mascot Lane comns
95 Meno Shoemaker

SCOTT ST, west side

6 Alex Dietrich
8 E Kraft
Market
44 G C Schmidt
46 Mrs E Schmidt
50 Geo S Ziegler
54 Anthony Bieth
58 Alfred Heller

Head Office, Waterloo



C. A. BOEHM, Agent for
Waterloo and Berlin

PHONES { Office 249
{ Residence 209

A. C. Bender,
REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

LEMBKE & KRELLER,

CIGARS, TOBACCO, Etc.

7 KING ST. WEST
Walper Block

Pool and Billiard Parlor in connection.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

44

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Standard Life Assurance Company

Established 1825

Invested Funds \$61,000,000
Canadian Investments \$18,000,000

Annual Revenue 7,400,000
Profits Paid 35,000,000

60 Wm Benecick
62 H B Betzner

+Weber st crosses

80 F Von Neubronn
86 Mrs C Godbold

+Spetz st ends

100 Mrs L Stroh
104 John Mantz

SHANLY ST, e side, from 308 King w to Edward

19 Geo Fischer
29 Martin Koebel
33 George Alwas
43 Frank Nowak

+Charon st crosses

81 Jno N Bowman
91 Raymon Stoesser
95 Henry Forler
99 P Bogdonewick
103 Wm M Fischer
107 John Karn
109 Chas Sass

+Waterloo st crosses

127 Otto Schedler
133 Fred Schultz
145 Moritz Bastian

SHANLY ST, w side

+Andrew st commns

10 Mrs Hy Eizerman
36 Aug Schwalm

+Braun st commences

38 Herman Voegel
46 Henry Dunker
54 Samuel Helmuth
64 Paul Grau
70 Mrs M Wieland

+Charon st crosses

74 John B Schmidt
80 Mrs Mary Paetz
90 Chas Schack
96 Peter Voll
100 Thos Robertson
106 Chas Schilling

+Waterloo av crosses

118 Henry Schaefer
126 Thos Klippert
130 Louis Freund
136 Jeremiah Steiner
152 Walker Bin and
Store Fixture Co

SHOEMAKER AVE, e side, from Mill to limits

8 Cecil Walker
12 Irvin Walker
16 Chas Hagen
26 Henry Eby

SHOEMAKER AV, w side

New house
13 Ernest Kehl
27 Vacant
37 Chas J Weber

SHORT ST, from Col- lege to Water

14 A & C Boehmer
20 George Boehmer
24 Alfred Boehmer

SIMEON ST, from 269 Frederick

9 Albert Bernie
11 P M Martin
19 Louis Kieswetter
23 Vacant
25 Chas Kerby
26 Jacob Meyer
29 Wesley Deley

SPETZ ST, from 125 Frederick to Scott

10 Anthony Weiler
12 Wm Ott
13 John A Fuhrman
16 Chas M Schmidt
20 Henry Hamel
26 John B Histand
30 John G Kress

SPRING ST, from 72 Lancaster w

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

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

45

STAHL'S AVE, from 143 Edward

2 Mrs A Stahl
28 D Macnaughton
30 J Moskovitch
7 Richd Michalofski
11 John Robbie

STERLING AV, from King e

Geo Voll

STRANGE ST, n side, from Wilmot to Glasgow

78 A Partica
88 J Fuhrman
92 L Minikowski
98 J Bialkowski
New house
110 A Bialkowski
114 H Oldenberg
128 J P Hannon
134 George Huderik

+Agnes st ends

156 John Krolitzki
206 John Olarek

STRANGE ST, s side

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

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

THERESA ST, from the Park to Wilmot

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

TROY ST, from 63 Krug

Vacant
John Derry
George Atyward

TUERK ST, n side, from 164 Wilmot

O Matthews, jr
90 John M Koch
+Bramm st commnes
158 Chas E Miller
164 Herman Melchin
250 Thomas Olinski

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union Assurance Company, Limited

Total Funds Exceed
\$84,600,000

258 Frank White
270 Wm Rea
278 Mrs S Strub

TUERK ST, s side

+Cherry st commnes
119 Fred Monowski
127 Daniel Knorr
131 Harry Gunley
139 Frank Rabethge
153 S Droskevich
157 Andw Trushinski
165 A Pappenski
181 Fred Timm

+Agnes st crosses
253 Martin Herringer
261 Walter G Colyer

Gore District Mutual FIRE Insurance Company

Established 1839
Net Cash Surplus, \$333,772

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

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

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

46

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

Incorporated 1720

Capital paid up, \$2,241,375
Total Cash Assets, 22,457,415

UNION, from Blucher to limits

52 John Goetz
56 Athr Spiegelberger
r56 Wm Kimpel

+St Leger st ends

100 Christian Rosekat
111 Vacant
118 Charles Hagen
120 Anthony Hopp

+Lancaster st cros's

B Bonofski
Henry Meier
Stephen Bushner
Henry Luft

UNION, from 131 Park s

72 Henry Brose

VICTORIA ST, e side, from 206 King w to limits

Berlin Felt Boot Co
49 Benj Bayliss

+Edward st crosses

71 H Schippanowski

73 Mrs C McCrosson
75 John Farre
79 Enoch Steffler
83 John Reinhardt
87 John Kreitzer
91 Henry Harmer

+Weber st crosses

115 Geo Hoeslich
119 John Zinn
123 August Litzkus

+Ahrens st crosses

159 B H Ziegler
165 Frank Spence
171 Mrs John Haddow
173 Mrs L Welsh
177 Mrs Jos Clemens
183 A Slumkowski
189 John Schlegel

+Margaret av cros's

221 Louis Pommer
229 Charles Anderson
235 Jos Adams

+Ellen st ends

245 John Bailey
249 Henry Eames
253 Henry Doberer
257 Abraham Sararus
269 Vacant
275 Walter Player
277 John Dietz

+St Leger st crosses

361 Geo C Ziegler
365 Louis Cline

VICTORIA ST, w side

Berlin Lion Brewery
16 Jackson, Cochrane
& Co

+Waterloo st comncs

18-34 Berlin Felt Boot
Co

+Edward st crosses

74 Stephen Polalc
76 Paul Schneider
80 Anthony Schneider
84 Mrs John Kline
G V Oberholtzer Co

+Weber st crosses

Berlin Furniture Co

+Ahrens st crosses

160 M J Collins
164 Albert Scharlach
168 Abraham Albright
172 Erwin Woelfle
176 C L Rose
182 Henry Arnold
186 Carl Emmerich
190 Chas Harnack
196 R H Sanford
200 Chas C Cowan

+Margaret av crosses

204 Louis Hartleib
208 Arthur Schafe
212 Richd C Cowan
216 August Hunt
220 Henry Rellinger
224 Joseph Hunt
236 Western Shoe Co
264 Baetz Bros & Co

+St Leger st crosses

280 Wunder Furn Co
326 P K Weber, coal
Pollock Mfg Co

WALTER ST, n side, from 22 Daniel to Glasgow

48 Mrs Wm Haslam
52 John Beith

W. M. O. LOCHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin

PHONE 511

HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA

IS THE COMPANY

that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

47

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

WALTER ST, s side

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

WALNUT, from Wil- mot to Cherry

48 Anthony Seaman

WATER ST north, e side from King w to Ahrens

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

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

WATER ST n, w s

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

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

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

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

WATER ST s, w s

+ Hall Place crosses

18 Henry Gaukel
24 Henry Popplow

C. A. BOEHM DISTRICT AGENT

THE

Employers' Liability

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

PHONES { Office 249
Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS, TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

48

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Phoenix Insurance Company

OF HARTFORD, CONN.
Established 1854

Total Assets, \$9,900,000
Total Losses Paid,
\$65,696,377

- 30 Henry K Witzel
+Charles st crosses
36 Berlin Foundry
44 Peerless Leathr Co
48 L M Lindsay
52 Anthony Kraen
+Joseph st crosses
70 Jacob Gies
76 Joseph Huck
80 Philip Zeller
84 Herman Krueger
90 John Ueberschlag
94 Mrs J Schwartz
100 Alex Lockhart
104 J S Good
110 Henry Otterbin
114 Samuel F Gofton
120 J M Scully
124 Alfd Totzke
132 R E Ritz
136 Herman Haff
138 Thomas Ford
140 Mrs Martha Shuh
142 Geo M Lobsinger
144 Fred Frank

WATERLOO ST, n s, from 16 Victoria

Rumple's Factory

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

224 Ferd Bierwagen

WATERLOO ST, s s

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

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

49

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

Court House

+Frederick st crosses

32 W H Leeson

35 Jos Fehrenbach

38 Jos Wiest

44 Mrs C Schraeder

48 George Hickey

52 Lorenz Schelhaus

56 L H Pletsch

+Scott st crosses

60 George Ziegler

64 John Jaimet

68 Ed Matthews

74 H J White

76 Mrs Geo Bucher

82 August Weseloh

86 A H Watson

90 Mrs John Brown

94 Chas Weber

98 Chas Lederman

102 Nichls Ohlheiser

104 A L Fischer

108 P A Plummer

+Cedar st crosses

+Krug st commences

116 Francis Hohlbein

122 Mrs A E Schwell

124 Henry Pfohl

128 J R Winterhalt

132 J S McNally

136 Wm Hamel

138 Stephn Hauser

144 August Herel

148 Aaron Betzner

158 Mrs Saml Ward

+Cameron, Fairview
& Sterling aves cross

WEBER ST e, s side

13-15 W M Cram, bar-
rister

17 S B Heist

+Frederick st crosses

35 W F Berner

39 Jess Hallman

43 Adam Walter

45 Geo Scharmann

51 Henry Euler

55 Mrs L Hack

+Scott st crosses

59 Richard Reid

61 Hilkiah Martin

65 J F Whiting

67 Philip Becker

71 Mrs A L Meyers

75 Mrs Nicklaus Giesz

79 Albert L Fraser

83 W J Moody

87 C Meisner

91 Edwd Stuebing

95 Herbert Reiko

99 Jacob Seigel

101 Abraham Strohm

+Cedar st crosses

117 Christian Oberer

121 Albert Kropf

125 J C Heimbecker

129 Wm Gallagher

131 Jacob Benedick

+Albert st ends

145 George Wye

151 Aug Haren

151 Jacob Ingold

153 Theo Schmidt

155 Joel Gole

+Cameron st ends

201 Geo Kropf

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

LONDON AND LANCASHIRE

Guarantee and Accident INSURANCE COMPANY

+Fairview, Sterling
and Knoll Wood Park
cross

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

St Andrew's Ch

14 J J A Weir

18 Rev Geo D Damm

22 Geo E Potter

28 John Moffatt

Zion Church

36 H Pearce

40 Mrs M Hummelle

44 J S Anthes

48 Thos Jordan

WATERLOO MUTUAL FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769

C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249 Residence 209

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

50

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Springfield Fire and Marine Insurance Company

Incorporated 1849

Surplus to Policyholders, \$1,718,061.53
Losses Paid, \$46,763,346.40

50 Mrs Susan Robson
52 David Devitt
56 John Motz

+Yonge st crosses

58 T Eagan
60 John Ruhl
64 Thos Gillespie
66 Vacant
70 Jacob Shoemaker
74 E J Lang
78 Jos Dorschel

+College st crosses

80 Michl Matell
84 Mrs J Suddaby
88 Moses Bowman
94 Alf C Scherer
96 Geo Daley
98 John Bristol, gro

+Water st crosses

100 Mrs A Schiebel
104 Fred Ehlers
108 Geo Faber, gro
110 Mrs C Houser
116 H Schroeder, shos

+Victoria st crosses

122 New Station Hotel
G T R Station
Alpha Chemicl Co

+Breithaupt st cros's

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

WEBER ST w, s side

Public Library

7 W A Brechbill
11 G H Bowlby, M D
17 B K Robinson
19 John Benninger
+Foundry st ends
25 St Ann's Training
School
31 Mrs W L Schmidt
33 R Schmidt
37 F Slukowski
39 Louis Hannenberg
41 Jos Quigley
43 A Frank

+Yonge st crosses

St Jerome's College

+College st crosses

79 Geo Mansz

+Water st crosses

103 Mrs Agtha Meyer
111 Gustav Roehr

+Victoria st crosses

117 G V Oberholtzer
& Co
G T R freight office

119 Breithaupt's wrhs

+Breithaupt st cros's

133 Wm Ariss
137 Gustav Badke
141 Mrs Mary Boyer
143 A A Perrin

+Wellington st cros's

157 J A Bain
161 John Wendling

WELLINGTON ST, e side, from 270 King w to St Leger

+Charon st crosses

47 W A Starnaman
51 Geo Rellinger
53 H Lackenbauer
55 Marks Bieth
59 Michael Clark
63 Fred Luening
67 John Reitz
71 John Riehm
79 Mathw Daub

+Waterloo st crosses

95 Emil Hornburg
101 Wm S Wagner
105 Mrs B Dettmer
109 Wm Hornburg

+Edward st crosses

133 Frank Hawthorn
135 S F Dippel
139 Adam Doerr
145 Edwd Stoll
149 G A Albrecht
155 A A Perrin, photo

+Weber st crosses

175 John Stricker
179 Mrs J Schell
183 Christian Reist

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

51

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

WELLINGTON ST, w side

4 Herman Steppler
8 Nurseries
+Charon st crosses
52 Henry Harloch
66 Henry Hambrecht
72 Simon Schroeder
76 Jacob G Zinkhann
80 Mrs A Zinkham
+Waterloo st crosses
88 John Walter
92 W Miesner
94 Fred Polokowski
98 Ed King
102 Henry Krantz
106 Peter Jacobs
110 John Nicklaus
120 Wm Vogt
+Edward st crosses

132 Fred Kreiner
136 Wm Fabel
140 John Lasso
146 Casper Oberer
150 John Treusch
156 Christn Gebhardt
162 Andw Englert
+Weber st crosses
180 Vacant
G T R Track
186 Mrs S Englert
194 Abraham Brinkert
200 Wm Wendling
+Ahrens st crosses
208 Charles Smith
212 Chas Schnarr
216 Wm Lasso
220 Chas Morley
224 Louis Hopp
228 Wm Doepel
234 Menno Lippert
238 Henry Hanneburg
242 John L Bernhardt
246 Wm H Knechtel
+Margaret av crosses
292 Mrs H Stauffer
300 Alden Stauffer
302 John Voelker
+St Leger st crosses
New house

WHITNEY LANE, e from 173 Benton

11 Albert Johnson
15 W N Zinger
20 Peter Dunn

WILDFONG PLACE, from 12 Edward

21 A M Wildfong

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire Insurance Company

Established 1876

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

WILHELM ST, e side, from 134 Edward to Margaret

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

INSURANCE COMPANY OF NORTH AMERICA

Founded 1792

Losses Paid, \$144,780,841
Surplus, - - 5,589,406

Fire, Marine, Automobile, Tourist, etc.

C. A. BOEHM, Agent

PHONES {Office 249
Residence 209

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WES.

WALPER BLOCK.

If you want to buy or sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

52

VERNON'S DIRECTORY

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

**Atlas Assurance
Company, Limited**

Established 1808

Total Funds, \$15,000,000

Capital Paid up, 1,320,000

Uncalled Capital, 9,680,000

109 W Hofferd
113 John Weiler
129 Jas Furlong

WILHELM ST, w side

4 Gott Schultz
26 Kreiner & Co
G T R Track

+Pinke st commences

40 Geo Menzimer
44 Thos Wyatt
48 Mat Kuenermann
52 Edwd Westphal
58 Michl Westphal
64 V K Schmidt
New house
84 Oscar Hofstedler
86 Mrs Oscar Mowat

+Ahrens st crosses

110 Wm Rehman

WILLOW ST, e side,
from 350 King w to
Cemetery

21 J H Perschbacher
25 Ernst Hiller

31 Edward Stahl
+Braun st ends

WILLOW ST, w side

16 J P Starnaman
26 Fred Brighton
28 Geo Starnaman
32 George Trupp
38 Edwd Mosser
42 Ed Weaver
48 Aug Schipanowski
54 C Kladimirsky

WILMOT ST, e side,
from 203 King w to
Strange

+Charles, Joseph and
Oak cross

103 Henry Reinhardt
107 David Raddatz

+Michael ave and
Theresa end

151 Wm Pressing
155 Joseph Harnach
159 Wm Beserer
169 W H Barrett
New house

+Henry st ends

219 Mrs M Hertfelder
229 V D Dickert
245 John Bilitzki
251 John Bilitzki, jr

WILMOT ST, w side

64 A Lockhart, coal
+Joseph st crosses

72 Berlin Interior
Hardwood Co
86 Martin Gabber

+Arthur Pl commences

92 Edwd Waller
94 Albt Greenlees
100 Wm Miller
102 A Schneider
108 Miller & Solo-
mon, gros
112 Andw A Fuhrman
118 Mrs M Schlieman
128 Hagen Shirt and
Collar Co
152 Anthony Haedek
164 Wm Watson

+Tuerk st commences

170 Leo Bialkowski
174 John Kopperser
178 Ehrenfried Genz
182 G Lemenski
190 Frd Wunnenberg
192 Fred Gerber
194 W J Karn
196 J H Franks
Queen City Oil Co

+Walnut st commences

WIPPER PLACE,
from 72 King w

14 Benj Kramer
16 Jacob Sylvester

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

53

YOUNG ST east side,
from King w to
Maynard

23 Star Whitewear
Mfg Co

+Duke st crosses

R C Church
Notre Dame Convent
Separate School
St Mary's Hall

+Weber st crosses

109 John Mosser
112 J McKay

+Roy st crosses

119 Henry Braniff
123 J H Roedling
127 Wm K Weber
133 J M De Bus

+Ahrens st crosses

149 A D Weber

YOUNG ST, west side

Hotel Brunswick
24 Berlin Cigar Co
26 Mrs E VonNeubron

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

*Imperial Guarantee
and Accident
Insurance Company
of Canada*

Surplus to Policyholders,
\$213,447.72.

34 Mrs H J Hall
40 Fred Birch

+Duke st crosses

64 Rev Wm Kloepler

+Weber st crosses

96 Timothy Egan
106 V F Weber
112 Mrs E Bohrer
118 Jos Winterhart
124 J S Schwartz
132 W E Woefle
136 Mrs W H Aldrich

+Ahrens st crosses

YORK from 39 Krug

17 Henry Wilken
21 Eph Holtzman

ZOELLER ST, from G
T R Track to Alberta

18 Wm Arndt
52 Mrs L Klein
53 Wm Uebele
62 Gustave Krueger
66 Emil Walser

**PERTH MUTUAL
FIRE**

Insurance Company

Established 1863.
Net Cash Surplus, \$202,793

C. A. BOEHM,
Agent for Waterloo and Berlin

PHONES { Office 249
Residence 209

ESTABLISHED 1890

HENRY VERNON & SON

DIRECTORY PUBLISHERS

WRITE FOR TERMS FOR ADVERTISING IN
OUR 14 PUBLICATIONS

HEAD OFFICE—127 JACKSON ST. WEST, HAMILTON, ONT.
WESTERN OFFICE—COOTE BUILDING, - LONDON, ONT.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

A. C. BENDER
REAL ESTATE

11 Queen St. S.
Berlin, Ont.

ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$8,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

54

VERNON'S DIRECTORY

TOWN OF BERLIN

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

- Abbott, Augustus, carp, h 205 Waterloo
Ackernecht, Fred, cartkr, h 36 Frederick
Adams, Chas, masn, h 246 Louisa
Adams, Gustav, lab, h 98 Edward
Adams, Jos, lab, h 235 Victoria
Adloff, August, mason, h 61 Strange
Adloff, Chas (Hachborn & Co), h 56 Alma
Adloff, Gustv, gard, h 122 Albert s
Affeldt, Abraham, wks G T R, h 62 Waterloo
Affholder, Jacob, button wkr, h 77 Lancaster w
Affholder, Jas, slsmn Metcalfe & Co, 77 Lancaster w
Ahrens, C A, & Co, shoe mfr, Michael av
Ahrens, Carrie, h 16 Mansion
Ahrens, Chas A, h 118 Queen s
Ahrens, Emma, clk, 16 Mansion
Ahrens, Fred, acct C A Ahrens & Co, h 147 Benton
Ahrens, Geo S, trav, h 60 Krug
Ahrens, H E, mer tlr, 73 King w h 39 Francis s
Ahrens, H J, grocer, phone 475, 210-212 Frederick
Albert, Mrs John, h 186 Queen n
Albrecht, Gustav A, shmkr, h 149 Wellington
Albrecht, Louis, shmkr, h 102 Krug
Albright, Abraham, clk, h 168 Victoria
Aldord, Harry, mason, h 132 Cedar s
Aldrich, Mrs W H, h 136 Young
Allen, Ethel, slsldy, 19 King e
Allendorf, Geo, cbnt mkr, h 41 Samue
Allendorf, John, slsmn Wolfhard & Co, h 48 Alma
Allenson, Geo, wine clk American House
Alles, Allen, slsmn Ernst & Co, 33 Shanley
Alles, Bert, florist, h 112 Walter
Alles, Harry, wine clk American House, h 90 St George

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - \$2,973,750

W. M. O. LOCHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE. BERLIN, ONT.

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

TOWN OF BERLIN

55

Alles, Geo, florist, h 33 Shanley
 Alles, John, h 165 Strange
 Alles, Valentine, mason, h 40
 Charon
 Ament, Anetta, opr Bell Tel Co,
 188 Queen n
American Hotel, Wm Witt, prop,
2 King e
 Anderson, Chas, foremn Breithaupt,
 h 229 Victoria
 Anderson, Roy, pntr E Hamel &
 Co, b Market Hotel
 Anderson, Sanley Pt acct Bank
 of Toronto, h 96 Alma
 Andrew, Rev J W J, pastor St
 John's Ch, h 19 Water n
 Andrews, Isabelle, clk W, G &
 R, 82 Queen s
 Anthes, Furn Co, J S Anthes,
 mgr, 242 Breithaupt
 Anthes, J S, mgr Anthes Furn
 Co, h 44 Weber w
 Anthes, J T Frank, h 48 Roy
 Anthony, Peter, lab, h 116
 Cedar s
 Appel, Philipina, h 180 Benton
 Appleby, Robt G, wks Rubber
 Works, h 467 King w
 Ariss, Mrs Eliz, h 112 Brubacher
 Ariss, H Mabel, steno I S K
 Weber Co, Ltd, 133 Weber v
 Ariss, Wm, lab, h 133 Weber w
 Ariss, Wm, jr, farmer, 133 Weber w
 Armbrust, A, slsmn Thornton &
 Douglas, 146 Lancaster e
 Armour, James, h 33 Queen n
 Arndt, Albert, firemn, h 29 Edward
 Arndt, Geo F, gro, h 202 Frederick
 Arndt, Wm, mason, h 18 Zoeller
 Arment, Jos, h 188 Queen n

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

The Ontario Fire Insurance Company

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

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



HARTFORD FIRE INSURANCE COMPANY

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

LEMBKE & KRELLER, Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
 BUSINESS TRANSACTED

A. C. BENDER,

11 QUEEN ST. SOUTH,
 BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

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

J. MOORMAN, Manager Waterloo Branch.

56

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE
11 Queen South, Berlin
Agents for
Atlas Assurance
Company, Limited
ESTABLISHED 1808

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

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

Baetz, Chas J, (Baetz Bros), 25 Mill
Baetz, Fred, wks Kimmel's, h 49 Cedar s
Baetz, Jacob, bkpr, h 25 Mill
Baetz, Jacob H, (Baetz Bros), 25 Mill
Baetz, Walter, mason, 25 Mill
Baetz, Wm, upholstr, h 14 Bierwagen av
Bailey, John, mach, h 245 Victoria av
Bain, as A wks Doerr & Co, h 157 Weber w
Ball, J K, manager Bank of Toronto, h 35 Roy
Balzer, Mrs Geo, h 91 Queen n
Balzer, Mrs Lena, h 67 Ahrens w
Balzer, Victor, lab, h Maple av
Bamberger, Fred, lab, 209 King e
Banick, Morris, mech, h 15 John
Bank of Hamilton, C L Laing, mngr, King e, cor Queer
Bank of Nova Scotia, V D McLeod, mngr, 72 King w
Bank of Toronto, J K Ball, mgr, 40 King e
Bank, Wm, mech, h 22 Charon
Barber, W J, tanr, h 26 Adams ln
Bardon, Louis, baker, 64-66 Foundry.
Barker, Albt, gard, h 348 King w
Barley, Robt, wks Shirt facty, h 29 Cedar n
Barnes, Horace, wks Shoe facty, h 24 Filbert
Barrett, W H, glove ctr, h 169 Wilmot
Barrie, Walter (Berlin Robe & Clothing Co) h 46 Samuel
Barringer, Miss S, drsmkr Lang Bros, Frederick
Barry, Mrs S, h 87 Lancaster e

THE MUTUAL LIFE OF CANADA

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

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

57

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

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

C. A. BOEHM District Agent

THE

**Employers' Liability
Assurance Corporation, Limited**
 Capital, \$5,000,000.00.
Accident, Sickness, Employers' Liability and Guarantee Bonds

Liberal Policies Issued.
 Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,
 CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
 WALPER BLOCK.
 Pool and Billiard Parlor
 in connection.

You consult your own
 interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
 CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$8,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

58

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

United States Fidelity and Guaranty Co.

(WE WILL BOND YOU)

Established 1896

Cash Capital, \$1,700,000

Beckner, Mrs Geo, h 202 Lancaster e

Beese, John, bkr, h 125 Walter

Behling, Herman, h 44 Glasgow

Behrend, Wm, formn Hibner & Co, h 90 Breithaupt

Beilstein, Wm, mech, 81 Queen s

Beith, John, carver, h 52 Walter

Bell Telephone Co, G D Richmond, local mangr, 28 Foundry n

Bell, Winifred, drsmkr Smyth Bros, 171 Queen n

Bellinger, Homer, mech, h 37 Joseph

Benaski, Fred, lab, h 91 Charles

Bender, Mrs A C, h 113 Frederick

Bender, A C, real estate and insurance, 11 Queen s, h 113 Frederick

Bender, G J, h 14 Samuel

Bender, Herman O, wks Rubber facty, h 186 King e

Bender, J P, stationer, fancy goods, and wall paper, 15 King e, h 169 Albert s

Bender, Manda, salsldy, M C Cressman, 70 Brubacher

Bender, Peter, wks Brewery, h 30 Caroline

Benecick, Wm, lab, h 60 Scott

Benedick, Jacob, watchmn, h 131 Weber e

Benninger, John, wks Rubber facty, h 19 Weber w

Benz, Emanuel, wks Power Hse, h 143 King e

Berek, Conrad, mason, h 11 Clarence

Berck, John, wks Monument Wks, h 56 John

Berg, Henry, junk, h 115 King w

Bergmann, Karl, mangr Dominion Bank, h 79 Frederick

Bergund, August, wks Rumble's, h 96 Blucher

Berlet, A N, lab, h 220 Queen s

Berlet, V M, supt Robe and Clothing Co, h 198 Frederick

Berlin & Bridgeport Electric Ry, W H Breithaupt, pres, 56 King w

Berlin Business College, W D Euler, prin, 63 Frederick

Berlin Button Works, Geo Schlee, mgr, 30 Edward

Berlin Cigar Co, Joseph Zuber, prop, 24 Young

Berlin Club, Ltd, Reimer Juer-gens, steward, 34 King e

Berlin Dye Works, Uttley & Graber, props, 20 Queen s

Berlin Electric Light Commission, Geo H Clarke, sec, 36-38 Gaukel

Berlin Felt Boot Co, Geo Rumble, pres, 18-34 Victoria

Berlin Fish and Oyster Co, C Harley, mgr, 73½ King w

Berlin Foundry, P Gies, prop, 36 Water s

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

59

Berlin Fuel Savers' Co, Joseph Good, mangr, Old Market Bldg
Berlin Gasoline Engine & Thresher Co, Albert Steifelmeyer, mgr, 209 Queen s

Berlin Gauntlet & Glove Co, W J Williams, mgr, 16 Frederick
Berlin Heating Co, Gaukel
Berlin Interior Hardwood Co, W T Sass, mgr, 72 Wilmot

Berlin Lion Brewery, C N Huether, mgr, 224 King w

Berlin Nurseries, H L Jansen, prop, 8 Wellington

Berlin Plate Glass & Mirror Co, J H Tait, mgr, 30 Foundry s

Berlin Public Library, Miss B M Dunham, B A, librarian, Queen cor Weber

Berlin Racycle Mfg Co, A Pequegnat, mgr, 53-61 Frederick

Berlin Robe and Clothing Co, W T Barrie, mgr, 16-22 Foundry s

Berlin Shirt Co, Dreger & Erb, props, 109 King e

Berlin Soda Water Works, C H Norton, prop, 39 Foundry

Berlin Suspender Co, Ltd, C K Hagendorn, pres, 111 King e

Berlin Table Mfg Co, Ltd, H T May, sec-treas, Queen s

Berlin & Waterloo Hospital, Mrs H M F Bowman, supt, King w

Berlin & Waterloo St Car Office, V S McIntyre, sec-treas, 54 King w

Berlin Woodenware Co, D B Betzner, prop, 20 Cedar n

Berner, Emanuel, wks Glove Works, h 53 Albert n

Berner, Mrs Leah, h 65 Albert n

Berner, W F, contr, h 35 Weber e

Bernhardt, Jacob H, tanr, 57 Mill

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Bernhardt, John L, wks Rubber
facty, h 242 Wellington

Bernhardt, Jos, btchr, 184 Benton
Bernhart, Wm, wines & liquors,
6-8 Queen n

Bernie, Albt J, mech, 9 Simeon
Beserer, Jacob, cabntmkr, 9 Oak
Beserer, John, lab, 16 Francis n
Beserer, Wm, prntr Rittinger &
Motz, h 159 Wilmot

Best, R T, wks G T R, h 102
Water n

Waterloo Mutual FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,760.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

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

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

**CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.**

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

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

60

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Sterling Accident and Guarantee Company

**Surplus to Policyholders,
\$293,889.95**

Betts, Everett, drvr Can Exp Co,
h 453 King w

Betz, Max, h 45 Eby

Betzner & Co, grocers, 48 King w

Betzner, Aaron, mech, h 148
Weber e

Betzner, David B, (Berlin Wood-
enware Co), h 11 Cameron n

Betzner, H B, mach, h 62 Scott

Betzner, John (Betzner & Co), h
46 Duke

Betzner, John B (Betzner & Co),
h 46 Duke

**Betzner, Josiah, acct Foster-Arm-
strong Co, Ltd, 83 Benton**

Betzner, M, h 278 King e

Betzner, Noah, h 141 Lancaster e

Beyer, Mrs Amelia, h 22 Gaukel

Beyer, Conrad, shmkr E K Snyd-
er, h 68 St George

Bezzo, Chas, finshr, h 31 Ellen e

Bialkowski, Adam, mech, h 110
Strange

Bialkowski, Frank, tanr, h 89
Strange

Bialkowski, John, lab, h 121
Strange

Bialkowski, Jos, wks Felt facty,
h 98 Strange

Bialkowski, Leo, cabntmkr, h 170
Wilmot

Bialkowski, Leo F, finshr, h 6
Theresa

Bier, E R, clerk Bank of Hamil-
ton

Bierstock, Saml, pedlr, 89 Elgin

Bierwagen, Chas, cabntmkr, h
98 Edward

Bierwagen, Chas, cabnmkr, h 148
Louisa

Bierwagen, Emil, mason, h 100
Charon

Bierwagen, Ferd, contr, h 224
Waterloo

Bierwagen, Robt, contr, h 213
Waterloo

Bieth, Anthony, prntr, 54 Scott

Bieth, Marks, lab, 55 Wellington

Bietz, Mathw, mech, h 46 Gor-
don av

Bilger, J E, asst salsmn Brei-
thaupt's, h 178 Queen n

**Bilhaz, Chas A, asst supt Pruden-
tion Ins Co, h Grand Central
Hotel**

Bilitzki, Frank, wks Krug's, h 382
Breithaupt

Bilitzki, John, lab, h 245 Wilmot

Bilitzki, John, jr, lab, h 251 Wil-
mot

Bindernagel, Albt, pntr E Hamel,
& Co, 122 Mill

Bindernagel, Chas, lab, 122 Mill

Bindernagel, H, plmbr Wolfhard
& Co, 122 Mill

Bindernagel, John, contr, h 122
Mill

Bindernagel, Wm, pntr, 122 Mill

**Bingeman, Ella, D O, Osteopath,
40½ King e, h same**

Binkley, Edwd, tmstr, h 29
Schneider av

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

61

Birch, Fred, formn Piano facty,
h 40 Young
Bird, Wm, lab, b Grand Central
Bish, Philip, mach, h 24 Mill
Bishop, Thos, pntr, E Hamel &
Co, College
Bitschy, Wendell G, gard, h 22
Ellen w

**Bitzer, A L, barrister, 63 Fred-
erick, h 83 Benton**

Bitzer, Armin, clk, 83 Benton
Bitzer, Mrs Conrad, h 83 Benton
Bitzer, Irmgard, asst Public Libr-
ary, 83 Benton

Bitzer, L C, teller Bank of Ham-
ilton, 83 Benton

Black, Wesley, sectn formn St
Ry, h 38 Mill

Blankstein, Chas, cgr mfr, 25
Queen s, h 154 Queen s

Blevins, Jas, polcmn, h 19 May
Place

Blinkhorn, Ernst, clk, 19 Peter
Blinkhorn, Ethel, clk, 19 Peter

Blinkhorn, Geo, wks Piano fcty,
h 19 Peter

Blood, Granville, wks Shoe fcty,
h 155 Margaret av

Bluhm, Chas, lab, h 28 Krug
Bluhm, Conrad, cabntmkr, h 50
Ellen e

Bluhm, Mrs Ferd, h 34 Braun

Blumen, Bernhard, lab, h 14 Car-
oline

Boecker, Henry, shipr C H Doerr
& Co, h 140 Weber w

Boegel, Alex P, trav J Fennell &
Son, 50 Cedar n

Boegel, Frnk, carp, h 408 King w

Boegel, Nicholas, wks W, G & R,
18 Church

Boehmer, A & C, box manfrs, 14
Short

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY

OF HARTFORD, CONN.

Established 1854

Total Assets, - \$9,900,000
Total Losses Paid, 65,696,377

Boehmer, A O, h 39 Church
Boehmer, Alfd, mgr A & C Boeh-
mer, h 24 Short

**Boehmer, Arthur (Boehmer
Bros), h 33 Elgin**

Boehmer, August, wks Felt facty,
h 92 Queen n

**Boehmer Bros, jewelers and op-
ticians, 46 King e**

Boehmer, Chas (A & C Boehm-
er), h 68 Benton

Boehmer, Fred H, acct Dom Bk,
h 15 Samuel

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,720,841.
Surplus, \$5,590,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

62

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Boehmer, Geo, wks Box facty,
h 20 Short

Boehmer, Herman (R Boehmer &
Co), h 35 College

Boehmer, Louis A, cabntmkr, h
94 Albert s

Boehmer, Nelson, jwlr, h 79
Church

Boehmer, Normn, h 59 Samuel
**Boehmer, Oscar (Boehmer Bros),
92 Queen n**

Boehmer, Philip, trav, 43 Benton
Boehmer, R, & Co, coal & wood,
78 King e and 231 King w

Boehmer, R (R Boehmer & Co),
h 73 Church

Boehmer, Wm, wks Furn facty,
h 90 Elgin

Boese, Rev Wm C, pastor St
Paul's Church, h 79 Queen s

Boettger, Chas, lab, h 28 Court-
land av e

Boettger, Conrad, music, h 7
Foreman Place

Boettger, Martha, salsldy, 7 Fore-
man Place

Boettger, Otto, wks Piano facty,
h 40 Krug

Boettger, Danl, firemn, h 80 Elgin
Boettger, Wm, glove ctr, b 68
Weber e

Bogdonewick, Peter, carp, h 99
Shanly

Bogue, Jas J, clk Bank of Toron-
to, Waterloo

Bohrer, Mrs Elenora, 112 Young
Bohrer, Emil W, mch, 112 Young

Boinoski, John H, finshr, h 262
Breithaupt

Boissoin, Louis, shmkr, h 162
Ahrens w

Bolden, Jas, formn, h 23 Foun-
dry s

Boll, Chas, carp, h 119 Church
Boll, Edwd, cabntmkr, h 251
Louisa

Boll, Harry, bkpr M Erb Co, 119
Church

Boll, Hermn, cabntmkr, h 162
Church

Boll, O C, brbr, 26 Queen s, h
Waterloo

Boltz, Edwd, cutr Shirt facty, h
120 Cedar s

Boltz, Fred O, lab, 124 Cedar s
Bolz, Henry, 99 Benton

Bonfonte, Mrs Kate, 117 Edward
Bonofski, Bernhard, wks Rubber
facty, h Union

Boomer, Mrs Jane, h 104 Lan-
caster e

Borchard, M P, cabntmkr, h 256
King w

Bornhold, Fred, h 127 Church
Bornhold, Henry S, shpr, h 80
Cedar s

Borth, John, mldr, h 24 Grove
Bossenberry, Fk, trnr, 53 Chapel

Bolt, Arden E, mech, h 132
Queen n

W. M. O. LOCHHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin

PHONE 511

HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA

IS THE COMPANY

that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

63

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

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

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

C. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

64

VERNON'S DIRECTORY

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

11 Queen South, Berlin
Agents for

**Royal Insurance
Company, Limited**

ESTABLISHED 1845

Assets, \$71,000,000

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

Breithaupt, A L (Breithaupt
Leather Co), h 166 Adams
Breithaupt, Mrs C, h 166 Adams
Breimer, Harry, brbr, 71½ King
w, 154 Blucher
Breithaupt, L J, pres Breithaupt
Leather Co, h 108 Queen n
Breithaupt Leather Co, Ltd, L J
Breithaupt, pres; J C Brei-
thaupt, sec-treas; 13-15 Queen
n, tannery Adams
Breithaupt, Louis, Estate Office,
56 King w
Breithaupt, W H, M Inst C E, 56
King w, h 66 Margaret av
Bremner, Geo, tmstr, h 104 Lan-
caster w
Brenkolt, Jacob, cabntmkr, h 54
Charon
Brenner, Miss Kate, wks W, G &
R, 40 Weber w
Brent, C F, bkpr, h 49 Courtland
av e
Brent, J, tchr, h 143 David
Bresnahan, J P, pianos, organs,
gramophones & sewing mach-
ines, 75½ King w, h 89 David
Bricker, A, & Son, livery, 97
King w
Bricker, Aaron, h 230 Frederick
Bricker, Amos B, agent, h 215
Frederick
Bricker, Ephriam, h 17 Ahrens w
Bricker, Howard, opr, 215 Fred-
erick
Bricker, John, h 68 Frederick
Bricker, Moses M, ins agt, 53
Queen n, h 68 Queen n
Brighton, Fred, h 26 Willow
Brighton, Geo, flnshr, h 123
Hall Place
Brinkert, Abraham, mach, h 194
Wellington

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

65

Brinkert, Edwd, mach, h 162
Breithaupt
Bristol, John, gro, 98 Weber w.
h 77 Water n
Brohman, Barney, drvr, P K
Weber, b 33 Lancaster w
Brose, Henry, cabntmkr, h 72
Union
Bross, Mrs Anthony, h 118
Ahrens w
Brown, Alvin, wks Shirt facty,
h 46 Ellen w
Brown, Amsey, bkpr, h 102 Wat-
erloo
Brown, C M, wks News-Record,
b Brunswick Hotel
Brown, Edwd, finshr, 102 Wat-
erloo
Brown, H J, confr, 6-8 King w, h
44 Irvin
Brown, Harry G, trav, h 176
King w
Brown, Harry W, tchr, h 156
Benton
Brown, Henry, mason, h 138
Courtland av e
Brown, J, bkpr M Erb Co, 90
Weber e
Brown, Mrs John, h 90 Weber e
Brown, Wm, mech, h 45 Fran-
cis s
Brubacher, Frank A, lab, h 34
Foundry n
Brubacher, Solomon, sec Button
Wks, h 17 Irvin
Brubacher, S A, h 163 Queen n
Brubacher, S A, planing mill, 34
Lancaster w
Bruder, Bert, cutr, h 152 King e
Bruder, Chas, wine clk Grand
Central
Brunke, Simeon, salsmn A Wese-
loh & Co, 154 Lancaster e

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Springfield Fire and
Marine
Insurance Company**

INCORPORATED 1849

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

Brunner, Mrs. Mary, h 39 Green
Brunswick Hotel, George Moser,
prop, 108 King w
Bucher, Geo, carp, h 34 John
Bucher, Mrs Geo, h 76 Weber e
Bucher, Geo G, contr, h 71 Alma
Buchhaupt, J G, assessor, h 159
Church
Buck, Geo, salsmn Dunke & Co,
h 11 Mill
Buckberrough, Miss P H, h 301
King w
Budjesk, John, h 168 Hoffman

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

66

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

Bugg, Nathan R, promoter, h 70 Krug
Bullas, John M (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Joseph (Cloisonne Art Glass Co), h 189 Frederick
Bullas, Mrs Mary, h 189 Frederick
Bullock, Hazen, shipr, h 163 Joseph
Bunsch, Louis, h 65 Mount Hope
Burbach, Lorenz, tmstr Wolfhard & Co, h 41 Francis n
Burch, Edwin W, asst supt London Life, h 20 Mitchell av
Burg, John, tanr, h 20 Maynard
Burgoyne, Nellie, drsmkr Smyth Bros, 185 Queen s
Burhitt, Fred, wks Shoe facty, h 12 Michael av
Burkholder, Ezra, lab, h 160 Charon
Burkholder, Sylvester (Stahle & Burkholder), h 11 Mitchell av
Burks, N B, wks News-Record, 44 Foundry n
Burnham, Benj, mason, h 102 Ahrens w

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

The Mutual Life of Canada

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

W. M. O. LOCHHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

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.

TOWN OF BERLIN

67

Card, Miss E D, slsldy Metcalfe & Co, 249 King w
 Card, John, formn G T R, h 249 King w
 Carmichael, J F, tchr, h 73 Binghamman
 Carrie, Wm E, finshr, h 259 Louisa
 Carruthers, Frank, mach, h 18 St Leger
 Casdorf, Emil, cabntmkr, h 78 Louisa
 Casel, Isaiah, carp, h 9 Bingeman
 Cassel, Solmn, mech, h 269 Frederick
 Censner, Frank, mech, h 48 Foundry s
 Chace, F G, bkpr H Tolton, 26 Mansion
 Chalton, John, forman Shoe fcty, h Lane off Benton
 Chapman, Allan, tmstr, h 168 Benton
 Chapman, Chas W, ticket agent, h 6 Hilda Place
 Chicopa Woolen Mills Store, D L Weber & Sons, props, 68 Queen s
 China Hall, L D Merick, prop, 20 King e
 Chisholm, Duncan, judge, h 109 Queen s
 Chistner, David, contr, 93 David
 Chrysler, Edgar, clk J Fennell & Son, 29 Foundry
 Clarendon Hotel, Eph Ferrier, prop, 16 King w
 Clarendon Restaurant (Fred Grange, prop), 18 King w
 Clarke Bros, druggists and book-sellers, 14 King e
 Clarke Geo H, sec Light Commis-sion, h 18 Ahrens w

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Clark, Michael, h 59 Wellington
 Clarke, W A (Clarke Bros), h 234 Frederick

Class, Ed, salsmn E Lippert, 24 Benton

Clayton, Zilliax, clk Randall & Roos

Cleghorn, W G, (L McBrine & Co), h 86 Water n

Clemens, B U, cutr Rubber facty, h 85 Foundry n

Clemens, Chas J, trav, h 71 Ahrens w

Clemens, H U, clk P O, h 45 Duke



LEADING FIRE INSURANCE COMPANY
 IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259

C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST.

WALPER BLOCK.

If you want to buy or
 sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
 ADVANTAGE.
 71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

68

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed \$85,805,000
Canadian Investments, 8,820,742

Clemens, David H, contr, h 251
Frederick

Clemens, J U, h 15 Margaret av

Clemens, Mrs Jos, h 177 Victoria

Clemens, Leo B, trav, h 9 St
Leger

Clemens, Moses B, h 41 Irvin

Clemens, Rev M, h 39 Mansion

Clemens, R V, salsmn W O Cos-
tello & Co, h 15 Margaret av

Clement & Clement, 9 Foundry s

Clement, E P (Clement & Clem-
ent), h 51 Benton

Clement, E W (Clement & Clem-
ent), h 135 Queen n

Clement, W P, student Clement
& Clement, 51 Benton

Cline, Mrs Herman, h 30 Court-
land av e

Cline, L F, M D, 19 Queen n, h 28
Ahrens e

Cline, Louis, wks G T R, h 365
Victoria

Cloisonne and Art Glass Co, mak-
ers of all kinds art glass for ex-
terior and interior decorations,
phone 644, 62 Foundry s

Cochrane, John, (Jackson &
Cochrane), h 59 Water s

Cohen, Jacob, lab, h 87 Albert s

Colarek, John, lab, h 379 Brei-
thaupt

Cole, Jas C, drvr, h 42 Schneider

Collard, Hattie B, steno W, G &
R, Queen s

Collings, Mrs Susan, h 52 Binge-
man

Collins, John, blksmith, r15 Queen
s, h 45 Queen s

Collins, L H, mason, h 120 Col-
lege

Collins, M J, tanr, h 160 Victoria

Colombo, John, agent, h 160
Queen n

Colyer, Walter G, lab, h 261
Tuerk

Compas, Moland, cbntmkr, h 220
Ahrens w

Connell, Patk, firemn, h 24 Brei-
thaupt

Conner, Jesse, tlr, h 25 Samuel

Connor, Wm E, h 14 Mount Hope

Conrad, Chas, bkpr, h 245 Wel-
lington

Cook, Bernice, nurse, 13 Maynard

Cook, Florence, steno Bank of
Hamilton, 21 Church

Cook, Henry, mech, h 19 Bier-
wagen av

Cook, Jacob T, fire chief, h 21
Church

Cook, Jonathan, jailor, h 73
Queen n

Cook, John F, wdwkr, h 16 Ar-
thur Place

Cook, M L, clk Bank of Toronto,
21 Church

Cook, Milton H, actuary, 13 May-
nard av

Cook, Reinhardt, h 13 Maynard

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

69

Cooper, Mrs Robt, h 6 Krug
 Copeland, H E, photos, 62 King
 w, h same
 Corbeau, Harvey, b American Hse
 Corbin, Wilfred V, wks Sugar
 factory, h 38 Ellen w
**Cornell, E P, dentist, 23 Queen n,
 h 32 Margaret av**
 Coskey, James, lab, h 14 Arthur
 Place
**Costello, W O (W O Costello &
 Co), h 98 Queen s**
**Costello, W O, & Co, men's furn-
 ishings, 15 King w**
 Courtney, Allen, wks Kaufman's,
 h 9 May Place
 Cowan, Alice O, tchr, 212 Vic-
 toria av
 Cowan, Chas C, arch, h 200 Vic-
 toria
 Cowan, Miss M, milnr, 23 King
 w, h 181 Queen s
 Cowan, Richd C, h 212 Victoria
 Cowan, Richd E, wdwkr, h 80
 Margaret av
 Cowan, Robt H, agent, 212 Vic-
 toria
**Cram, W M, barrister, 13 Weber
 e, h 15 Weber e**
 Cress, Noah, photos, h 15 Roy
 Cressman, Abe, h 282 King e
 Cressman, C W, clk Light Com-
 mission, 55 Foundry n
 Cressman, Chas, mech, h 62 Bru-
 bacher
 Cressman, Florence, salsldy A
 Weseloh & Co, 30 Bingeman
**Cressman, M C, dry goods, 82
 King e, h 38 Chapel**
 Cressman, Rev S, pastor Men-
 nonite Church, h 26 Chapel
 Cressman, W S, salmn M C
 Cressman, 38 Chapel

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

11 Queen South, Berlin
 Agents for

**Commercial Union
 Assurance Company
 LIMITED**

Total Funds Exceed \$84,600,000

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

**CORE DISTRICT MUTUAL
 FIRE**

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
 in Connection.

7 KING STREET WEST

WALPER BLOCK.

A. C. BENDER

**REAL
 ESTATE**

**11 Queen St. S.
 Berlin, Ont.**

**ESTATES MANAGED.
 HOUSES RENTED.
 RENTS COLLECTED, Etc.**

THE CANADIAN BANK OF COMMERCE

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

70

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

Cunningham, Nelson, tlr, h 28
 Richmond av
 Current, John, mech, h 139 David
 Current, Trueman, carp, h 10
 Albert s
**Custom House, M Schiedel, col-
 lector, 49 King e**
 Cwickata, Kasper, wdwkr, h 209
 Ahrens w
 Dahm, Edwd C, mech, h 111 Park
 Dahmer, Herbt, brbr Stahle &
 Burkholder, b 175 Queen s
 Dahmer, Mrs John, h 101 Charles
 Daley, Geo, mech, h 96 Weber w
 Daley, Thos, wks Breithaupt's,
 b 52 Cameron n
 Daley, Wesley, lab, h 29 Simeon
 Dalles, James, upholstr, b Grand
 Central
 Dalson, Valentine, lab, h 127 Al-
 bert s
 Damm, Rev Geo D, pastor Zion
 Church, h 28 Weber w
 Dammann, Carl, sidewalk insp,
 h 23 Albert s
 Daniels, Rev D E, pastor New
 Jerusalem Ch, h 15 Water n

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

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE. BERLIN, ONT.

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

TOWN OF BERLIN

71

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin.

Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

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

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER,  **Cigars, Tobacco, Etc.**

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. C. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

**LONDON AND
LANCASHIRE**

Guarantee and Accident

INSURANCE COMPANY

Dettweiler, Jonas B, pntr, h 43
Bingeman

Dettweiler, Noah B (G V Ober-
holzer & Co), h 237 Frederick
Devener, Mrs Annie, 86 Queen s
Devill, Moses, lab, h 144 Lan-
caster e

Devitt, David, coll, h 52 Weber w
Devitt, Florence, tchr, 52 Web-
er w

Dickert, Val D, wks Rubber fcty,
h 229 Wilnot

Dickman, Henry, h 61 David
Diebel, Elizbth, drsmkr Smyth
Bros, 154 Queen s

Diebel, Henry C, pntr E Hamel &
Co, h 47 Scott

Diefenbacher, R C, glove ctr, h 23
Margaret av

Diemert, John, mech, h 150
Ahrens w

Diestelmeyer, Albert, mech, h 133
David

Diestelmeyer, Leona, salsldy, 133
David

Dietrich, Alex, bkr, h 6 Scott

Dietrich, Alfreda, salsldy, 88
King e

Dietrich, H A, baker and confec-
tioner, 86 King e, h 88 King e
Dietrich, John, contr, h 65 Joseph
Dietrich, Simon, contr, h 29 El-
len w

Dietz, John, firemn Gas Wks, h
277 Victoria

Dillon, Chas, wks Felt fcty, h 77
Water s

Dillon, Fred, mech h 22 Church
Dingler, Leonard, cement wkr, h
54 Foundry s

Dingman, M J, mech, 63 Church
Dingman, Miss Maud, steno Mil-
lar & Sims, 63 Church

Dippel, Geo, pntr, h 19 Clarence
Dippel, Noah, lab, h 86 Hoffman
Dippel, S F, cabntmkr, h 135
Wellington

Doberer, Henry, mech, h 253 Vic-
toria

Doepel, Albert, mach, h 309 Wel-
lington

Doepel, Wm, mach, h 228 Wel-
lington

Doering, Mrs Jacob, h 45 Mill

Doerr, Adam, firemn, h 139 Wel-
lington

Doerr, C H, & Co, mfrs biscuits
& confry, 128 Weber w

Doerr, C H (C H Doerr & Co), h
136 Weber w

Doerr, Elmer, letr car, 39 King e

Doerr, Geo, jr, wks Rubber fcty,
h 40 Hermie Place

Doerr, John, firemn, h 51 Elgin

Doerr, John H, trav C H Doerr &
Co, 141 Samuel

Doerr, Ralph, shipr C H Doerr &
Co, 139 Wellington

Doerr, Webourne, acct C H
Doerr & Co, 136 Weber w

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

73

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

The Ontario Fire Insurance Company

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

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

PERTH MUTUAL FIRE INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

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

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
 WALPER BLOCK.
 Pool and Billiard Parlor
 in connection.

You consult your own
 interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
 CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Sterling Accident and Guarantee Company

*Surplus to Policyholders,
\$293,889.95*

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

Dunn, Wm, lab, h 41 Ellen w
Durrant, Mathw, eng, h 153 Lan-
caster w
Durst, Fred, wagon mkr, h 39
Scott
Durst, Lincoln, (Hollinger &
Durst), h 73 King e
Duszynski, Alex, wks G T R, h 27
Hopp
Dutzel, Mrs M, h Lancaster w
Eagan, Timothy, prop Olympia
Confy, 58 Weber w
Eames, Henry, bage mstr, h 249
Victoria
Eassy, J, & Co, fancy gds, 128-30
King e
Eby, Mrs Alex, h 11 Richmond av
**Eby, Allan A, editor Daily Tele-
graph, h 59 St George**
Eby, Rev Amos, h 21 Chapel
Eby, Christian, gard, h 409 Mill
Eby, Danl, tmstr, h 22 Martin
Eby, David, h 246 King e
Eby, Mrs E E, h 41 Chapel
Eby, Edwd, gard, 190 Lancaster e
Eby, Ezra B, fish dlr, h 25 Fran-
cis n
Eby, Henry, farmer, h 26 Shoe-
maker av
Eby, Mrs Hermn, h 115 Benton
**Eby, Ion, butcher, 214 Frederick,
h 41 Chapel**
Eby, Isaac H, trav, h 22 Samuel
Eby, Jacob J, gard, h 313 Mill
Eby, Mrs Menno, h 33 Eby
Eby, Phares, btchr, h 15 Scott
Eby, Rev Solomon, h 62 Chapel
Eby, Solomon E, h 238 King e
Eby, Susannah, h 178 Frederick
Echert, Fred, mason, 19 Charon
**Economical Mutual Fire Insur-
ance Co, W H Schmalz, mngr,
45 King w**

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

75

Eckstein, Val, lab, h 3 Strange
Eden, John R, brkr, 21 King e, h
86 Queen n

Eden, Wm, h 96 Courtland av e
Edmunds, Misses, h 454 King w
Edwards, Wm, b Brunswick Htl
Egan, Timothy, wks Doerr's, h 96
Young

Ehlers, Fred, lab, h 104 Weber w
Eidt, David, drvr J L Eidt, 91
Church

Eidt, J L, flour and feed, 17 Benton, h 19 Benton

Eisenberg, Henry, pntr, E Hamel
& Co

Eizerman, Mrs Hy, h 10 Shanly
Eke, Wm, wks W, G & R, h 35
Braun

Electric Cons Co, A Lockhart,
prop, 64 King w

Ellerbraunn, Stephn, mach, h 131
Park

Ellert, Jacob, lab, h 60 Mount Hp
Ellert, Peter, pntr, 60 Mount Hope

Ellis, Frank, elect, 41 David
Ellis, Frank O, insp Bell Tel Co,
41 David

Ellis, Henry P, mech, h 208
Ahrens w

Ellis, J T, trav, h 41 David

Ellis, Miss Mabel M, steno Econ-
omical Mutual Ins Co, 41 David

Ellison, Miss Ray, drsmkr, h 111
Church

Emmrich, Carl, firemn, h 186
Victoria

Emmerich, Edwd, carp, h 140
Waterloo

Emmrich, O W, Bank of Hamil-
ton, 186 Victoria

Employers' Assn of Waterloo
County, Leo McLaughlin, sec,
59 King w

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY OF HARTFORD, CONN.

Established 1854

Total Assets, - \$9,900,000

Total Losses Paid, 65,696,377

Englert, Andw, stone ctr, h 162
Wellington

Englert, Chas, mch, 91 Ahrens w

Englert, Mrs S, h 186 Wellington

Englert, Sebastian, clk, 186 Wel-
lington

Erb, A E (M Erb Co), 145
Queen s

Erb, Aaron, mech, h 49 Mary

Erb, Aaron (Berlin Shirt Co), h
140 King e

Erb, E B, mgr M Erb Co, h 145
Queen s



HARTFORD FIRE INSURANCE COMPANY

A Century Old

In San Francisco alone ten millions paid.

C. A. BOEHM, Agent.

Phones—Office 249. Residence 209.

A. C. Bender,
REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block

CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

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

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

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

77

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

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

Waterloo Mutual FIRE Insurance Company

Established 1863.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

78

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,550,000

Foot, Geo, mach, h 154 Weber
 Forber, Philip L, drv P K Weber,
 179 Queen n
 Ford, Thos, mach, h 138 Water s
 Ford, Homer (Ford & Son), h 169
 Joseph
 Ford, Normn, carvr, h 159 David
Forbes, J J, freight agent C P R
& G P & H Rys, h 58 Ellen e
 Foreman, Henry, mech, h 34
 Mansion
 Forler, Henry, tanr, h 95 Shanly
 Forler, Jacob, carp, h 36 Cherry
 Forrest, B I, wks People's Ry,
 b Grand Central
 Forsyth, D, prin Collegiate Inst,
 h 31 Margaret av
 Forsyth, John, mgr John For-
 syth & Co, h 11 Margaret av
 Forsyth, John, & Co, shirts and
 buttons, 80 King e
 Forsyth, Thos G, trav, h 129
 Queen n
 Fortner, John, mech, h 43 Foun-
 dry n
 Forter, Philip, lab, 179 Queen n
 Forwell, Edwd, carp, h 66 Peter

Forwell, Anthony, wks Brewy, h
 16 Richmond av
 Forwell, Sylvester, 98 Charles
 Forwell, Wm, indry, 225 Queen
 s, h 98 Charles
 Foss, August, lab, h 38 Lydia
Foster-Armstrong Co, Ltd, mnfrs
high-class pianos, J .Betzner,
acct, 246 King w
 Foster, Arthur, tchr, 75 St George
 Foster, Arthur, trav, h 260 Fred-
 erick
 Foster, John, formn Shoe facty,
 h 123 St George
 Fotheringham, Jas, upholstr, h
 398 King w
 Franco, Max, clk, h 59 Eby
Frank, August (Kleopfer & Co),
h 43 Weber w
 Frank, C A, house mover, 53 Eby
 Frank, Fred, pntr, h 144 Water s
 Franke, Gottfried C, mech, h 10
 Ellen w
 Franks, John H, mgr Queen City
 Oil Co, h 196 Wilmot
 Franz, Chas, wks Felt facty, h 14
 Elgin
 Francis, Jas, mech, 181 Frederick
 Fraser, Albt L, letr car, h 79
 Weber e
 Fraser, J W, trav, C H Doerr &
 Co, h 212 Breithaupt
 Frederick, Wm, formn, h 460
 King w
 Freeman, Wm, coachmn, h 59
 Cameron s
 Freund, John, plmbr Wolfhard
 & Co
 Freund, John, pipe flttr, h 389
 King e
 Freund, John, sr, h 389 King e
 Freund, Louis, finshr, h 130
 Shanly

W. M. O. LOCHHEAD,
 DISTRICT MANAGER,

51 King Street West, Berlin
 PHONE 511 HOUSE PHONE 323

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONE.

TOWN OF BERLIN

79

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

United States Fidelity and Guaranty Co.

(WE WILL BOND YOU)

Established 1896

Cash Capital, \$1,700,000

Gallagher, Wm E, prntr, h 129
Weber e

Galt, Preston & Hespeler and Can-
adian Pacific Freight Sheds, J
J Forbes, agent, 95 Joseph

Garden, J G, h 21 Margaret av

Gardiner, F G, pianos, 29 Queen
s, h 11 Courtland av e

Garner, Alex Z, men's furnish-
ings, clothing and hats, 8 King
e, h 57 St George

Garner, Saml, h 54 Walter

C. A. BOEHM

District Agent

THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

Accident, Sickness, Employers'
Liability and Guarantee Bonds

Liberal Policies Issued.

Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

80

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Atlas Assurance Company, Limited

ESTABLISHED 1808

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

Gaukel, Henry, mason, h 18 Water's
 Gauntley, Alice M, asst clk, 23 Foundry n
 Gauntley, Herb, mech, 52 King w
 Gauntley, Mrs R, h 23 Foundry n
 Gebhardt, Christian, lab, h 156 Wellington
 Gebhart, Peter, lab, h 40 Pinke
 Gehl, Chas, mech, h 59 Queen s
 Gehl, Isaac, mech, 224 Ahrens w
 Gellhei, Mrs M, h 44 Cedar s
 Genz, Carl, lab, h 174 Hoffman
 Genz, Ehrenfried, tanr, h 178 Wilmot
 Gerber, Fred, wks Rubber facty, h 192 Wilmot
 Gerbig, Geo, lab, h 21 Cedar s
 Gerbig, Geo, wks Rubber facty, h 34 Bingeman
 Gerbig, Henry D, wks livery, h 18 Peter
 Gerbig, John, pntr E Hamel & Co
 Gerbig, Julius, salsmn Thornton & Douglas, h 103 College
 Germania Hotel, Henry Seppler, prop, 156 King e
 German, Chas, slsmn Lang Bros, h 27 Irvin

German, Harry A, clk A Weseloh & Co, 12 Mansion
 German, Jos, cutr, h 38 Linden av
 Gerster, Normn, packr Can Furn Co, h 17 Grove
 Gerth, Henry, mech, h 26 Martin
 Gerth, Geo, lab, h 89 Charles
 Gibson, John, wks Trunk facty, 96 Weber w
 Gus, August, shmkr, 31 Queen n, h 22 Otto
 Gies, Geo, lab, h 247 Louisa
 Gies, Jacob, shmkr, h 70 Water s
 Gies, John, wks Rubber facty, h 31 St Leger
Gies, Philip, prop Berlin Foundry, h 170 King w
 Gies, Simon, btchr, h 291 Mill
 Giesz, Mrs Nickls, h 75 Weber e
 Gilchrist, W J, bkpr Bank of Commerce, Waterloo
 Gildner, Conrad, wtchmn, h 154 Edward
 Giller, Mrs Geo, h 209 Frederick
 Giller, Mrs Henry, h 68 Church
 Giller, Jacob, mech, Lancaster w
 Gillespie, C H, watchmkr, 9 King e, h 19 Alma
 Gillespie, Chas H, agt, h 15 Alma
 Gillespie, Thos, mech, h 64 Weber w
 Gillner, Albt, wdwkr, h 197 Breithaupt
 Ging, Wm; formn, h 463 King w
 Glad, Henry, upholstr, h 386 King w
 Glass, Chas, lab, h 465 King w
 Glebe, Adam, turner, 444 King w
 Glebe, Louise, asst bkpr C H Doerr & Co, 163 King e
 Glick, M E, milnr, 30 King e, h 97 Queen s
 Godbold, Mrs Carrie, h 86 Scott

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

81

Godglick, Chas, tmstr, 19 Hebel
Goebel, H F, timekpr, b Grand
Central

Goetz, John, tanr, h 52 Union
Goetz, Julius, mech, h 68 Lan-
caster w

Goffton, Roger T, mach, h 177
Joseph

Goffton, Saml F, mach, h 114
Water s

Goffton, Smith, elect, h 40 Cedar n

Goldman, David, lab, 36 Charles
Gole, Joel, firemn, h 155 Weber e

Good, J A, h 39 Alma

Good, J S, h 104 Water s

Good, Jacob G, lab, h 172 King e

Good, Nelson H, agent, h 218
Frederick

Gordon, Geo, carp, h 31 Water s

Gordon, R E, mgr Ont Sugar Co,
Arnold

Goreham, Jos, wks Brewy, h r9
Joseph

Gorman, J H, agent, h 182 Lan-
caster e

Gorman, Lincoln, tel opr, 182
Lancaster e

Goss, Marks, agent, h 174 Lan-
caster w

Gottfried, Minetta, opr Bell Tel
Co, 58 Peter

Gottfrid, Wm, bailiff, h 58 Peter

Gottsleben, Abrahm, mech, 22
Hebel av

Gottsleben, Jacob, agent, h 22
Hebel av

Goudie, Arthur R (A Weseloh &
Co), h 61 Irvin

Goudie, Isaac, salsmn A Weseloh
& Co, h 25 Brubacher

Goudie, Jennie M, cashr, 25 Bru-
bacher

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Royal Insurance
Company, Limited**

ESTABLISHED 1845

Assets, \$71,000,000

Gough, Wm G, watchmn, h 130
Hall Place

Graber, Henry, wks W, G & R,
h 118 Courtland av e

Graber, Wm H, (Berlin Dye
Works), h 112 Courtland av e

Grake, August, tanr, h 130 Wat-
erloo

Grand, John F Stump, prop, 76
King w

Grand Central Hotel, Joseph Zu-
ber, prop, 53-7 King e

Grand Union Hotel, Wm Zinger,
prop, 88-90 King w

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor

in connection.

7 KING STREET WEST, WALPER BLOCK.

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office : 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

Grand Trunk Railway, City Tick-
et Office, Geo D LaCourse, agt,
9 King w

Grange, Fred, prop Clarendon
Rest, b 25 Queen s

Grant, Cyrus, ctr W, G & R, h
52 Chapel

Grasser, Solomn, slsmn Metcalfe
& Co, h 6 Gordon av

Grau, Paul, grdnr, h 64 Shanly

Grael, Allan, contr, h 50 Samuel

Grael, Henry, h 250 King e

Grael, Norman, 250 King e

Gray, Jas E, supt Rubber Works,
h 42 College

Graybill, Ethel, stenog Bank of
Hamilton, 75 St George

Great North Western Telegraph
Co, R G Davidson, mgr, 1
King w

Greb, Chas, h 40 Mansion

Green & Co, photos, (L Yost,
prop), 12 King w

Green, A S, h 25 Ahrens w

Green, Edwn, eng, h 122 Queen s

Green, Gordn, mech, h 40 Cherry

Green, J M, clk Bank of Nova
Scotia, 25 Ahrens w

Green, Isaac, h 83 Louisa
Green, Jas W, agt, h 56 Krug
Green, Robt C, h 29 College
Green, Thos, wks GTR, h 155
Margaret av

Green, Thos H, wks Erb's, h 29
Lancaster e

Greenlees, Albt, carp, h 94 Wil-
mot

Gregor, Eliz, slsldy, 161 Benton
Gregor, Fred, crtkr Meth Ch, h
161 Benton

Grieve, Wm, carp, h 31 Cedar s
Grischow, Elvina, opr, 168 Lan-
caster e

Grischow, Herman P, mach, h 174
Lancaster e

Grischow, Mrs John, h 168 Lan-
caster e

Gross, Chas, mech, h Bruns-
wick av

Grody, John W, rubber boot mkr,
h 15 Clarence

Groff, Anthony, mach, b Grand
Central

Gross, Christian, h 26 Elgin

Gross, David, h 33 Joseph

Gross, F C, foremn, h 461 King w

Gross, Geo, mason, h 121 David

Gross, Nelson, garage, 8 Gaukel,
h 33 Joseph

Grover, Walter, bkr, h 32 Albert s
Gruhn, Fred, tanr, h 291 Wel-
lington

Gruhn, Fred, wks Rubber Fetry,
h 21 Grove

Guenzler, Chas, turnr, h 80 Jos-
eph

Gunley, Harry, gard, h 131 Tuerk

Gurzi, Dominick, shmkr, h 37
Waterloo

Hackborn, G H, & Co, uphlstr,
h 5 Queen s

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

83

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Hager, Otto, mech, h 26 Arthur Place
 Hagopian, G D, mess Merchants Bank, h 57 Queen s
 Hahl, Edward, wks Rubber Fcty, h 14 Kaiser
 Hahn, Adam, cbnt mkr, h 42 Agnes
 Hahn, Chas C, mayor, h 160 Benton
 Hahn, John C, mech, h 226 Queen s
 Hahn, John D, h 7 Glasgow
 Hahn, Valentine, h 25 Elgin



LEADING FIRE INSURANCE COMPANY
 IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259
 C. A. BOEHM, Local Agent. Phone 219

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST - - - - - WALPER BLOCK.

If you want to buy or
 sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
 ADVANTAGE.
 71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

84

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Hainsworth, John, plumbing, hot
water, steam and hot air heat-
ing, electric wiring, stoves and
ranges, phone 516, 12-14 Foun-
dry n, h 8 same

Haist, Rev A T, h 25 Irwin

Hall, H J, & Son, planing mill,
M C Hall, mgr, 129 King w

Hall, M C, mgr H J Hall & Son,
h 22 College

Hall, Robert, wks Rubber Fctry,
h 22 Maynard av

Hall, W F, bkpr G E Potter, h 31
Gordon av

Haller, Ignatz, shoemkr, h 43
Theresa

Halliwell, Wm H, letr car, h 74
Courtland av e

Hallman, A S, gro, 90 King e, h
117 King e

Hallman, Alfd, wks Button Fcty,
h 18 Locust

Hallman, Arch, carp, h 11 Peque-
gnat av

Hallman, David, wks Kaufman's,
h 26 Locust

Hallman, Ellen, steno Merchants
Printing Co, 31 Bingeman

Hall, Mrs H J, h 34 Young

Hallman, Harry, crvr, h 44 Man-
sion

Hallman, Henry S, mgr Merch-
ants Printing Co, 31 Bingeman

Hallman, J A, mach, h 216
Breithaupt

Hallman, Jesse, wks Button Wks,
h 39 Weber e

Hallman, Mrs Jonas, h 26 Ellen w

Hallman, Lucy, slsldy Lang
Bros, 1 Bridgeport

Hallman, Mrs M, h 116 Queen s

Hallman, Oliver, mach, h 35 Gor-
don av

Hamacher, D C, letr car, 40 Gate-
man Lane

Haman, Ivey, h 76 Benton

Hambrecht, Henry, mech, h 66
Wellington

Hamel, E, & Co, painters, decor-
ators, wall papers, etc, phone
138, 9 Queen n

Hamel, Emanuel, (E Hamel &
Co), h 20 Spetz

Hamel, Frahk, btchr, h 70 Sam-
uel

Hamel, Wm, wks Rubber Fctry,
h 136 Weber e

Hamilton, Lily, bkpr Smyth
Bros, 92 Charles

Hammon, Hugo, mech, h 257
King w

Hammond, John, lab, h 7 John

Hanneburg, Henry, mech, h 238
Wellington

Hannenberg, Louis, mech, h 39
Weber w

Hannusch, Arthur, mech, h 158
Ahrens w

Hannusch, Theo, gro, h 108 Ah-
rens w

Hannusch, Theo, gro, h 66 Blu-
cher

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

85

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Commercial Union Assurance Company LIMITED

Total Funds Exceed \$84,600,000

Hartman, Richd, wks Felt fcty,
 h 31 Hebel av
 Hartwig, Chas, tmstr, h 276 Mill
 Hartwig, Mrs E, h 3 John
 Harvey, Sidney, finshr, h 184
 King w
 Hasenjaeger, A, h 206 King w
 Hasenyager, Albt, wks Power
 House, h 26 Arthur Place
 Haskins, Wm, carp, h 44 Henry
 Haslam, Mrs Wm, h 48 Walter
 Hass, August, btchr, 89 Waterloo
 Hass, Chas, wks Crook's, h 38
 Breithaupt

CORE DISTRICT MUTUAL FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

7 KING STREET WEST

Pool and Billiard Parlor
 in Connection.

WALPER BLOCK.

A. C. BENDER

REAL
ESTATE

11 Queen St. S.
Berlin, Ont.

ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

86

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

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

Hebebrandt, Martin, mach, h 44
Braun
Hebel, Peter, h 63 St George
Hedrich, Adam, lab, h 74 St
George
Heiman, F W, real est, 95 King
w, h same
Heiman, H J, lab, 95 King w
Heimbach, M C, cigars, 20 King
w, h 143 Frederick
Heimbecker, Edwd A, formn, h
55 Ellen w
Heimbecker, George, 99 Benton
Heimbecker, J C, gro, 149 King
e, h 125 Weber e
Heimbecker, W J, mach, h 11
helm
Heimbusch, C H, 143 Frederick
Heimler, Jos, h 35 Mary
Heimrich, Chas, wdwkr, h 34
Breithaupt
Heinrich, Jacob, mach, 54 Agnes
Heinrich, Otto, finshr, h 159
Albert s
Heintzman, Harry, wks Sugar
fcty, h 56 Lancaster e
Heintzman, Henry, carp, 65 Krug
Heintzman, Michl, wks Piano
fcty, h 57 Breithaupt
Heibach, Chas, lab, h r15
Queen s
Heiser, Henry, lab, h 46 Cam-
eron n
Heiser, Herman, pntr, h 221 Lan-
caster e
Heist, Dr E D, osteopathic physi-
cian, 39 King w, h 96 Frederick
Heist, Mrs Dr E D, osteopathic
physician, 39 King w, h 96
Frederick
Heist, Mrs John, h 40 Ellen e
Heist, Mrs Louisa, h 79 Ahrens w
Heist, S B, h 19 Weber e

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
Clear Surplus above Reserve and all
other liabilities, Jan. 1 1910 - - - \$2,973,750

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE. BERLIN, ONT.

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

TOWN OF BERLIN

87

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

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

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.
Surplus, \$5,589,406.

Fire, Marine, Automobile,
Tourist, Etc.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. C. BENDER,

11 QUEEN ST.

SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

**LONDON AND
LANCASHIRE**

Guarantee and Accident

INSURANCE COMPANY

Herchenratter, H B, lab, h 176
Waterloo

Hergenroeder, August, shipr, h
42 Grove

Hergott, Albt L, finshr, h 133
Louisa

Hergott, Alex, drvr, h 135 Samuel

Hergott, Michl, tmstr, h 191 Ben-
ton

Hergott, Wm, drvr, h 131 St
George

Herringer, Martin, mach, h 253
Tuerk

Herris, August, lab, 11 Hebel av

Hertel, A, h 136 King e

Hertel, A H, dntst, 4 King w, h
18 Elgin

Hertel, August, carp, h 144 Web-
er e

Hertel, Carl W, Sleemen's Agcy,
31 Courtland e

Hertel, F B, mech, h 35 John

Hertel, Fred, agt Sleeman's, h 31
Courtland e

Hertel, Hermn E, carp, h 195 Lan-
caster e

Hertel, J C, merch tlr, 4 King w,
h 18 Elgin

Hertfelder, Geo, mech, h 184
Louisa

Hertfelder, H, clk Bank of Tor-
onto, 219 Wilmot

Hertfelder, Mrs M, h 219 Wilmot

Hertis, Eugene, blksmth, 20
Foundry n

Hertz, W D, lab, h 56 Braun

Hess, Emil, asst supt Met Life
Ins Co, h 56 Irvin

Hess, John W, asst supt W, G &
R, h 137 David

Hessenauer, J, & Son, shoe home
for all kinds of foot wear, 50
King w

Hessenauer, J W, insp Bell Tel
Co, 87 Scott

Hessenauer, John (J Hessenauer
& Son), h 87 Scott

Hessenauer, S H, blksmth, 28
Queen s, h 264 Frederick

Hessenauer, Wm F (J Hessenauer
& Son), 87 Scott

Hett, A N, optormeterist, 115
King e

Hett, Conrad, shmkr, h 25 Peter

Hett, Fred, wks Rubber facty, h
115 Waterloo

Hett, Mrs Hannah, h 2 Otto

Hett, Henry, pntr, h 103 Church

Hett, J E, M D, h 115 King e

Hett, J W, pntr, 170 King e

Hett, Jacob, wchmn, h 111 Benton

Hett, John B, 115 King e

Hett, Miss Mary A, steno Econ-
omical Mutual Ins Co, 2 Otto

Hewitt, A H, exprsmn, h 49 St
George

Hewitt, C A, clk Merchants Bnk,
85 Foundry n

Hevd, C J, wks Gas Wks, h 51
Water n

Heyl, Fred, mech, h 47 Water n

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
 HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

89

Heyd, Miss E, wks News-Record,
51 Water n

Hibner, D, mgr Hibner Furn Co,
h 42 Francis n

Hibner D, Furn Co, Ltd, D Hib-
ner, mgr, 39 Edward

Hickey, Geo, slsmn Ernst & Co,
h 48 Weber e

Hilborn, A W, tchr, h 32 Krug

Hilborn, Mrs Henry C, h 95
Church

Hilborn, Wm, drvr A & E Heller,
127 Samuel

Hilburn, J W, trav, 57 Bingeman
Hilker, Ames, wks W, G & R, h
101 Church

Hilker, Mrs Fred, h 91 Wilhelm

Hilker, Geo, mach, h 91 Louisa

Hilker, Henry, cabnt mkr, h 169
Louisa

Hill, J E, clk Kaufman Rubber
Co, b 375 King

Hiller, Chas, lab, h 192 Waterloo

Hiller, Ernst, finshr, h 25 Willow

Hiller, Fred, tanr, h 126 Waterloo

Hilliard, J A, dentist, 39 King w,
h 289 Frederick

Hiltz, Philip, marble mason, h
119 Queen s

Himburg, C H, trav, h 17 Cam-
eron n

Hing Lee, Indry, 11 Queen n

Hinsberger, Danl, wks Rubber
facty, h 29 St Leger

Hinsberger, Rupert, wks Button
facty, h 15 St Leger

Hinsberger, Simon, mach, h 25
St Leger

Hinsberger, Simon P, btchr, h 64
Mansion

Hinton, Benj, tanr, h 166 Lan-
caster w

Hintz, John, gard, h 45 Park

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Hintz, Louis E, wks Gas Wks, h
4 David

Hintz, Val, cabntmkr, h 98 Lan-
caster w

Hirteis, Theresa, drsmkr, 9
Queen s

Hirth, Frank, wks Brewy, h 20
Richmond av

Histand, John B, carp, h 26 Spetz

Histand, Mrs Leah, h 31 Scott

Hoag, Chas, wks Shirt facty, h
159 Benton

Hobden, W, b Grand Central

Hoch, Anthony, lab, h 25 Grove

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,703.

C. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 209

Lembke & Kreller,

CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection.

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000. Reserve, \$8,000,000. Total Assets, \$150,000,000
 Transacts a General Banking Business. Interest allowed on Deposits.
 G. M. Wedd, Manager Berlin Branch. J. Moorman, Manager Waterloo Branch.

90

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
 INSURANCE

11 Queen South, Berlin
 Agents for

**Sterling Accident
 and Guarantee
 Company**

**Surplus to Policyholders,
 \$293,889.95**

Hoch, Frank, wks Rumpel's, h 54
 Theresa
 Hoch, Jos, cutr, h 189 King e
 Hodel, Mrs Rosannah, h 34
 Charon
 Hodgins, Frank, sec, h 158
 Queen s
 Hoefle, Jos, carp, h 195 Benton
 Hoeflich, George, cabntmkr, h 115
 Victoria
 Hoelscher, Chas, plmbr Wolfhard
 & Co, h 37 Mill
 Hoelscher, George, "The Tailor
 Man," 39 King e, h 24 Mitchell
 ave
 Hoefling, F J, chef, h 214 King e
 Hoelscher, Jos, tmstr, h 67 Mill
 Hofele, Andw, h 36 Waterloo
 Hofferd, W, h 109 Wilhelm
 Hofert, Anbl, shmkr, h 72 Brei-
 thaupt
 Hoffle, Jos, carp, h 13 Martin
 Hoffman, C E, button mfr, 50
 Queen s, h 117 Queen n
 Hoffman, Rev E, pastor Luth Ch,
 h 43 Alma
 Hoffman, Fred, wdwkr, h 84
 Charles
 Hoffman, Geo, h 58 Homewood av

Hoffman, Marie, salsldy, 84
 Charles
 Hofstedler, Berl, wks Rubber
 facty, h 201 Waterloo
 Hofstetter, John, lab, h 60 Lan-
 caster w
 Hofstedler, Jos, h 175 David
 Hofstedler, Oscar, mach, h 86
 Wilhelm
 Hohlbein, Francis, dry gds, 77½
 King w, h 116 Weber e
 Hohmeier, Chas, salsmn Lang
 Bros, lvs Waterloo
 Hohner, John S, contr, h 194
 Breithaupt
 Hollinger & Durst, plumbing and
 Heating, 65 Frederick
 Hollinger, Chas (Hollinger &
 Durst), h 61 Chapel
**Hollinger, Edward, prop Walper
 House, 3 King w**
 Hollinger, Malinda, drsmkr, 71
 Samuel
 Hollinger, Philip P, brklyr, h 71
 Samuel
 Holly, Chas, salsmn Berlin Fish
 and Oyster Co, 25 Queen s
 Holman, Isaiah, miller, 168 King
 e, h 5 Krug
 Holtze, Gustv, clk, 48 Cameron s
 Holtze, Hnry, finshr, h 7 Clarence
 Holtze, J L, formn Kimmel's, h 51
 Brubacher
 Holtze, Jacob, salsmn Sippel &
 Hagen, 42 Ellen w
 Holtze, Mrs John, h 48 Cameron s
 Holtzman, Ephrm, mach, 21 York
 Holtzner, Saml, cabntmkr, h 24
 Mansion
 Homer, Chas, wine clk Bruns-
 wick Hotel
 Honsberger, J F, M D, h 97 Fred-
 erick

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

91

Hood, Wm S, vocalist, 43 Krug
Hoover, Emil, pntr, h 27 Henry
Hopp, Anthony, tanr, h 120 Union
Hopp, Mrs Christian, h 222 Albert s

Hopp, Louis, button wkr, h 224 Wellington

Hopp, Wm, milkman, h Lancaster w

Hornburg, Emil, mech, h 95 Wellington

Hornberg, F. wks News-Record, 109 Wellington

Hornburg, Wm H, wtchmn, h 109 Wellington

Horst, Enoch G, salsmn J A Eidt, h 37 Pequegnat av

House, Andw, wdwkr, h 36 Francis n

House, John, h 48 Homewood av

Houser, Mrs C, h 110 Weber w

Houston, D W, tchr Coll Inst, h 46 Margaret av

Howard, Mrs John S, h 56 Francis n

Howden, Robt, brbr, J J McCalum, b Grand Central

Hoy, Chas W, brklyr, h 167 Ahrens w

Huber, Miss A D, steno, 101 Queen n

Huber, Allen, b American Hotel

Huber, Mrs Amelia, h 135 Benton

Huber, David S, shipr, h 101 Queen n

Huber, Edwin, town treasurer, h 62 Queen n

Huber, Emil, pntr, h 119 Water n

Huber, Herbt D, acct, 45 Mansion

Huber, John A, dairy, h 22 Albert n

Huck, Jos, h 76 Water s

Huderk, Geo, tanr, h 134 Strange

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed \$85,805,000

Canadian Investments, 8,820,742

Hueghlin, Adam, pntr, 133 Park
Huehn, C, acct Breithaupt, Lea
Co, 31 Roy

Huenergard, Chas, btchr, h 43 Hill

Huenergard, H H, M D, h 28 Waterloo

Huenergard, John W, wks Trunk
facty, h 25 Foundry s

Huenergard, Louis, btchr, h 28 Waterloo

Fuether, Chas, h 150 Queen n



HARTFORD FIRE INSURANCE COMPANY

A Century Old

In San Francisco alone ten millions paid.

C. A. BOEHM, Agent.

Phones—Office 249. Residence 209.

A. C. Bender, REAL ESTATE

CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.

INFORMATION

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

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block

CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

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

11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

**Huether, C N (Lion Brewery), h
111 Queen n**

**Huether, H N, mgr Lion Brewery,
h 111 Queen n**

Hulme, Wm, shmkr, h 35 Irvin

**Hummel, Ida, salsldy Lang Bros,
6 Oak**

**Hummel, Jacob, cement wkr, b
Grand Central**

**Hummell, Mrs Marie, h 40 Web-
er w**

Hummel, Martin, tanr, h 6 Oak

**Hummell, Philip, wks Brewery, h
9 Pine**

**Humphrey, Robt, brbr B Latimer,
54 Courtland av e**

**Humphrey, Thos, eng, h 54
Courtland av e**

**Humphries, Mrs Elenor, h 261
Frederick**

**Hunengard, Bernard, h 128 Lan-
caster e**

Hunt, August, lab, h 216 Victoria

Hunt, F J, finshr, h 60 Foundry n

**Hunt, Geo, cabntmkr, h 23 El-
len e**

Hunt, Jos, finshr, h 224 Victoria

Huss, Eugene, h 240 King e

Hutton, E, steno, 28 Ellen e

Hutton, John, trav, h 28 Ellen e
**Hyatt, Elmer, cabntmkr, 60
Bingeman**

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

**Hymmen, Henry, supt Water
Works, h 47 Alma**

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

**Hymmen, Millie, photo Green &
Co, 107 Church**

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

**Hymmen, P, & Co, Ltd, P Hym-
men, pres, hardware, 100-102
King w**

Ide, Carl, contr, h 17 Schneider

Iler, Wilson, florist, h 356 King w

Illing, Harry, bkpr, h 27 Roy

**Imperial Tea Co, L Steppler,
prop, 66 Queen s**

**Ingfehrt, Jos, wks Glove facty,
h 215 Queen s**

**Ingold, Jacob, tmstr, r151 Web-
er e**

**Inrid, Alex, formn, h 98 Samuel
International Correspondence**

**Schools Agency, F C Persch-
bacher, agt, 59 King w**

Irwin, Wm, finshr, h 16 Michael

Isch, Mrs S, h 13 Massel Place

**Isherwood, Henry, mldr, h 48
Pinke**

Israel, Geo, h 31 Irvin

Israel, Jacob, h 164 Benton

**Israel, John, carp, h 192 Brei-
thaupt**

Israel, Michl, h 19 Mill

Israel, Urias, plmbr, h 83 Scott

Itter, Peter, carp, h 240 Frederick

**Jackson, Cochrane & Co, wood
wkg machy, etc, 16 Victoria**

Jackson, Graham, h 23 Alma

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

93

Jackson, Mrs Geneva, h 128
Queen n

Jackson, J M, whitewasher, h 14
Spring

Jackson, Wm, h 58 Ahrens w

Jacobs, Alex, carp, h 46 John
Jacob, Geo, prntr Rittenger &
Motz

Jacques, Jos (Berlin Furn Co),
h 155 Frederick

Jaeger, Herman, brbr, 8 Queen s,
h 81 Cedar s

Jaeger, Julius, brbr, 53 King w,
h 36 Roy

Jaimet, John, tlr, h 64 Weber e
Jamieson, David, plmbr, h 247
Frederick

Janes, Rev Jos, pastor King St
Baptist Church, h 61 Duke

Janke, Mrs E, h 47 Ahrens w

Janke, Wm, cgrmk, h 129 Louisa

**Jansen, Arnold, jeweler and opti-
cian, 10 Queen s, h 153 Queen n**

Jansen, H L, prop Berlin Nurser-
ies, h 270 King w

Jantzi, Johannes, h 53 Elgin

Janzen, Chas, florist, h 77 Walter

Jervis, Geo, cbntmkr, 254 King w

Joachimi, Mrs Cath, h 53 Court-
land av e

Johannes, Wm, mech, h Fair-
view av

Johnson, Albt, mech, 11 Whitney
Lane

Johnson, Herbt, town survyr, h
130 Lancaster e

Johnston, Mrs J, h 55 Church

Johnston, John, carp, 134 King e

Johnston, John, mach, h 66
Mount Hope

Jonas, Barney, cgrmk, h 62
Breithaupt

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Jonas, Henry, mach, h 114 Water-
loo

Jordan, Thos, wks Gas Wks, h
48 Weber w

Joseph, Chas, h 335 Courtland e
Juergens, Reimer, steward Berlin
Club, 112 Mill

Juggisberg, Mrs Jno, 58 Queen s

Kabel, Mrs C, h 303 King w

Kadel, Nicholas, lab, h 52 Home-
wood av

Kadstzschner, Julius, lab, h 188
Waterloo

Waterloo Mutual FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY OF HARTFORD, CONN.

Established 1854

Total Assets, \$9,900,000

Total Losses Paid, 65,696,377

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

Karn, C J W, M D, h 84 Queen s
 Karn, Casper, h 220 Frederick
 Karn, E J, brklyr, h 181 Ahrens w
 Karn, Henry, lab, h 109 Cedar s
 Karn, John, mason, h 107 Shanly
 Karn, John C, pntr, h 198 Lan-
 caster e
 Karn, Wm J, formn Button facty,
 h 194 Wilmot
 Karpinski, Herman, tanr, h 27
 Albert s
 Karrow, Henry, clothes cleaner,
 147 King w, h 133 Waterloo
 Kassel, Mrs F, h 60 Cameron n
 Kaufman, A R, sec Kaufman
 Rubber Co, h 267 King w
 Kaufman, Jacob, plng mill, 235
 King w, h 267 King w
 Kaufman, Roy, drvr Dunke & Co,
 h 84 Elgin
 Kaufman Rubber Co, A R Kauf-
 man, sec, 188-198 King w
 Kaufman, Solomon, formn Kauf-
 man's, h 16 Maynard av
 Kechnie, Ed, brbr, 65 King e, h
 47 Cameron n
 Kechnie, Geo, wks Rubber fcty,
 h 50 Louisa
 Keef, Fred, mech, h 71 Albert s
 Keefski, Wm, tinsmith Wolfhard
 & Co
 Keffer, Abrhm, janitor, 50 Peter
 Keffer, Ivan, plmbr, 50 Peter
 Keffer, O A, formn Piano facty,
 h 54 Frederick
 Kehl, Ernst, lab, h 13 Shoemaker
 Kehl, Henry, lab, h 189 Hoffman
 Keisweller, Edwd, plmbr, h 46
 Bingeman
 Keisweller, Peter, wks Gas Wks,
 46 Bingeman
 Keller, Mrs Caroline, h 72 Mill

W. M. O. LOCHHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin

PHONE 511

HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA
IS THE COMPANY

that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

95

Kennedy, Harvey, wks Button Works, h 196 Ahrens w
Kennedy, John, miller, h 110 Albert s

Kenzie, Oliver, sec, h 87 Queen n
Kerby, Chas, lab, h 25 Simeon
Kergus, Herbt, lab, h 21 Theresa
Kergus, L, clk, b Grand Central
Kern, Chas, agent, h 142 Queen s
Kertcher, Chas S, trav, h 444 King w

Kesselring, Jacob, lab, 317 Mill
Kesselring, John, h 53 St George
Kessig, Mrs Christna, 304 King w
Kessig, John, mach, 304 King w
Keuhner, Milton, wks Rubber facty, h 37 Bingeman
Keys, J W, livery, r15 Queen s, res Waterloo

Kidder, John, pntr, h 42 Eby
Kieffer, Jos, lab, h 39 Lancaster w
Kiefer, Mathias, h 133 Frederick
Kiefer, Nora, salsldy Mills & Co, 133 Frederick

Kieswetter, Louis, iab, 19 Simeon
Kilbeg, Henry, wks Tar Wks, h 23 Pequegnat av

Killian, Fred, wks Felt facty, h 65 Blucher

Killion, August, fnshr, h 228 Ahrens w

Killer, Geo, mgr Western Shoe Co, h 39 Water n

Killer, John, adjuster fire ins, h 46 Water n

Kimmel, A J, trav, h 12 Ahrens e

Kimmel, Edwd, h 9 Spring

Kimmel Felt Co, A J Kimmel, mgr, 84 Margaret av

Kimmel, John, wks Felt Wks, h 51 Samuel

Kimmel, John, agt, h 137 Frederick

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Kimpel, Wm, mldr, h r56 Union
Kimpel, Wm, mldr, h 157 Edward
King, Edwd, polshr, h 98 Wellington

King, Henry, wks Robe facty, h 15 Richmond av

Kingsley, R J, wks Rubber facty, h 2 Charon

Kinzie, Eden D, acct G V Oberholzer Co, Ltd, h 87 Queen n

Kinzie, Henry, tmstr, h 33 Mill
Kipper, Jos, tmstr, h 118 Elgin

C. A. BOEHM District Agent

THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

Accident, Sickness, Employers' Liability and Guarantee Bonds

Liberal Policies Issued.

Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.

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

The Canadian Bank of Commerce

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

96

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance Company, Limited

ESTABLISHED 1808

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

Kirby, John P, acct, 37 Ahrens w
Kittle, Mrs Isabella, h 13 Joseph
Kladimirsky, Oscar, pedlr, h 51
Willow

Klaehn, John, mach, h 121 Louisa
Klappholtz, Jacob, lab, h. 40
Charles

Klein Bros, butchers, 22-24 Ben-
ton

Klein, Mrs Ludwig, h 52 Zoeller
Klein, Otto (Klein Bros), 22 Ben-
ton

K'einschmidt, Roy, foremn, h 192
Benton

Kleist, Herman, bkr, h 9 Bru-
bacher

Klem, Ernst, carp, h 52 Irvin
Klem, Mrs H, h 229 Frederick

Klem, Leander, mech, h 42 John
Klehm, Louis, h 100 Walter

Kline, Mrs John, h 84 Victoria
Kline, Wm, wks Kaufman's, 84
Victoria

Klippert, J, h 25 Maynard av
Klippert, Thos, wks Felt facty,
h 126 Shanly

Kloepfer & Co, coal and wood, 12
Queen n and 107 Breithaupt

Kloepfer, Rev Wm, C R, rector.
St Mary's, h 64 Young

Klosky, Paul, h 46 Waterloo
Klugman, Arthur, trav, Randall
& Roos, 34 Queen s

Klugman, Frank, tanr, h 217
Ahrens w

Knapp, Chas P, brbr G M DeBus,
h 77 Joseph

Knapp, Mrs E, h 9 Krug
Knechtel, Albt T, wks Rubber
facty, h 275 Wellington

Knechtel, Chas, arch, 40½ King
e, h 31 Courtland av w

Knechtel, Rev R S, h 32 Roy
Knechtel, Mrs Susan, h 16 Pine
Knechtel, Wm H, contr, h 246
Wellington

Knechtel, Wm O, mach, h 19
Francis n

Knell, Bertha, mgr Henry Knell,
109 Queen n

Knell, Fred, h 48 Ellen w
Knell, Fred, h 132 Breithaupt
Knell, Henry, real est, 9 King e,
h 109 Queen n

Knell, Wm (Wm Knell & Co),
132 Breithaupt

Knell, Wm, & Co, hardware, etc,
27 King w

Knipfel, D, prop Pearl Steam
Laundry, h 43 Scott

Knipfel, Mrs, h 123 King e
Knipfel, Noah, draymn, h 126
King e

Knorr, D P, pntr, 101 King w, h
25 Joseph

Knorr, Danl, wks Water Wks, h
127 Tuerk

Knox, S H, & Co, 5, 10 and 15
Cent Store, A J Prittie, mgr,
25 King e

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

97

Koafsky, Michael, lab, h 97 Charles
 Koch, Jacob R, shipr, 23 Charon
 Koch, John M, wks W, G & R, h 90 Tuerk
 Kocinels, Gordon, mech, h 37 Albert s
 Koebel, Alex, carp, h 73 Krug
 Koebel, Martin, h 29 Shanly
 Koebel, Peter, lab, h 8 Arthur Pl
 Koehler, Chas M, pntr, h 26 Albert n
 Koehler, John S, blksmth, h 137 Katter
 Koehler, Julius, h 25 Oak
 Koehn, Edna, slsldy, 79 Weber e
 Koenig, Ioma, drsmkr Smyth Bros, 125 David
 Koenig, Mrs T, h 125 David
 Kolb, Miss, salsldy Lang Bros, 18 Bingeman
 Kolb, Mrs D, h 18 Bingeman
 Kolbrenner, Peter, blksmth, h 47 Queen s
 Kolonski, Alex, lab, h 162 King e
 Kopperser, John, finshr, h 174 Wilmot
 Kost, Albt, mech, h 144 Ahrens w
 Koy, Jacob, shmkr, h 172 King e
 Kraemer, Geo, tinsmith, h 81 Samuel
 Kraen, Anthony, h 52 Water s
 Kraen, Ida, salsldy China Hall, 52 Water s
 Kraft, August, carp, 75 Edward
 Kraft, Chas A, wks G E Potter, h 37 Cedar n
Kraft, E, butcher, 94 King e, h 8 Scott
 Kraft, O, cashr W O Costello & Co
 Krafft, Miss Rosa, h 100 Park
 Krahn, Lorentz, carp, h 91 Park

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Springfield Fire and Marine Insurance Company

INCORPORATED 1849

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

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

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER CIGARS, TOBACCO, ETC.

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 in connection.

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A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
 Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
 Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

Kranz, C R, bkpr Bank of Com-
merce, Waterloo

Kranz, Mrs Hugo, h 89 Queen s

Kraus, Mrs Chas, h 180 Mill

Krause, Fred carp, h Lane, off
Waterloo

Krause, Geo, carp, h Lane, off
Waterloo

Krauth, Rev C S, h 33 Chapel

Kreh, John, pianos, 7 King e, h
34 Cedar n

Kreh, Peter, elect, h 225 Lan-
caster e

Kreiner & Co, urn mfrs, 26 Wil-
helm

Kreiner, Fred, carvr, h 132 Wel-
lington

Kreiner, Jacob, finshr, h 158
Louisa

Kreiner, Jacob, sr, finshr, h 82
Edward

Kreitzer, Hermn, finshr, h 72
Margaret av

Kreitzer, John, wks Piano facty,
h 87 Victoria

Kreller, Chas, drvr, h 80 Court-
land av e

Kreller, Fred, btchr, 103 Water n

Kreller, Philip (Lembke & Krel-
ler), 18 Albert n

Kreller, Wm, tmstr, 130 Edward

Kress, Cora, drsmkr, Smyth
Bros, 95 College

Kress, Fred, button wkr, h 95
College

Kress, John G, mach, h 30 Spetz

Kress, William, mgr Hagen
Shirt and Collar Co, 185
Queen s

Kress, Wm P, mgr Hagen Shirt
and Collar Co, 185 Queen

Kressler, Mrs Kate, h 64 Brei-
thaupt

Kretz, Fred, wks G T R, h 32
Homewood av

Kriesel, Jacob, h 85 David

Kroetch, Alfd, drvr, 152 King e

Krogmann, A, shmkr, 28 Benton,
h 156 Church

Krohn, Carl H, mech, h 56 Mill

Krolitzki, Jno, lab, h 156 Strange

Kronenberg, Mrs F, h 49 Foun-
dry s

Kropf, Albt, cabntmkr, h 121
Weber e

Kropf, Geo, packr, h 201 Weber e

Krube, Henry, h 67 Petersburg rd

Krueger, Fred, h 104 Blucher

Krueger, Fred, jr, tanr, h 104
Blucher

Krueger, Gottlieb, wks W, G & R,
h 47 Peter

Krueger, Gustav, h 62 Zoeller

Krueger, Hermn, tanr, h 84
Water n

Krueger, Otto, wks Felt facty, h
147 Waterloo

Krueger, Theodore, wks Felt
facty, h 69 Joseph

Krueher, Chris, wks Button facty,
h 45 Brubacher

The Mutual Life of Canada

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

W. M. O. LOCHEAD, 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.

TOWN OF BERLIN

99

Krueger, R, h 40 Blucher
Krug, Fred, supt Arnott Inst, h
63 Frederick

Krug Furn Co, 111-13 Ahrens w
Krug, Hartman, h 67 Foundry n
Krugman, August, h 156 Church
Kruschewski, M, finshr, h 147
Glasgow

Kruschinski, August, lab, h 29
Grove

Kruschinski, Theo, mech, h 157
Waterloo

Kruse, Chas, plmbr, h 138 Church
Kruse, Fred, cartkr, h 152 Al-
bert s

Kruse, Wm, tanr, h 13 Roland

Kruspe, Ezra, h 17 Martin

Kuboba, Alfd, h 108 Blucher

Kuch, Chas, pntr, h 15 Brubacher
Kudoba, Fred, mech, h 156 Wat-
erloo

Kuehn, John, lab, h 98 College

Kuehner, Adam, shmkr, h 42
Ahrens w

Kuehner, Lincoln, mech, h 45
Ahrens w

Kuempel, Ferd, mech, h 25 El-
len w

Kuenemann, Mathw, wks Rubber
facty, h 48 Wilhelm

Kufske, Chas, contr, 23 Locust

Kufski, Conrad, wtchmn, h 128
Mill

Kuhl, T S, gro, h 285 King w

Kuhlthau, Wm, h 47 Ellen e

Kuhn, A, porter, b American Hse

Kuhn, Fred, cartkr Cemetery, 66
Willow

Kuntz Lager Beer Agency, G
Ziegler, mgr, 122 King w

Kurschinski, Edwd, wks Brwy,
h 204 Waterloo

Kurschinski, Erns, h 115 Park

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Kurchinski, Mrs M, h 21 Green
Kurchinsky, Gustav, eng, h 96
Elgin

Kurt, Albt, tanr, h 226 Mill

Kurt, Bernhardt, lab, h 244 Mill

Kushner & Feldman, furriers, 63
King e

Kushner, Wm (Kushner & Feld-
man), 63 King e

Kuss, Otto, brklyr, h 87 Samuel

LaBonte, Peter, eng, h 23 Henry

Lackenbauer, Henry, finshr, h 53
Wellington

Lackner, Mrs C, h 5 Otto



LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259

C. A. BOEHM, Local Agent. Phone 249

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POOL AND BILLIARD PARLOR IN CONNECTION.

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WALPER BLOCK.

you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

100

VERNON'S DIRECTORY

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

11 Queen South, Berlin
Agents for

**Pacific Coast Fire
Insurance Company**

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Lackner, H G, M D, h 34 Queen n

LaCourse, G D, agt G T R City

Ticket office, b Brunswick Htl

LaCourse, Geo, b Brunswick Htl

LaGrange, H S, mfr, h 26 Irvin

**Laing, C L, mgr Bank of Hamil-
ton, h 18 Irvin**

Laird, Mrs A M, h 34 Irvin

Laird, Mrs B, h 34 Irvin

Laird, L L, clk Dom Bank, 34
Irvin

Laird, Wm L, salsmn, h 44 Roy
Lalonde, A, prop Skating Rink,
b Grand Central

Lang, Albt B, agt Raymond Sew-
ing Mach, 165 Courtland av e

Lang, Augst (Lang Tanning Co),
h 177 King w

**Lang Bros & Co, dry goods, carp-
ets and house furnishings, 41
King w**

Lang, C, bkpr Bank of Hamilton,
20 Heines av

**Lang, E D (Lang Bros & Co), h
35 Water n**

Lang, E J, clk G T R, h 74 Web-
er w

Lang, Edwd G, gro, h 101 Fred-
erick

Lang, Etta, salsldy Lang Bros, 20
Heines

Lang, Geo, h 76 Queen n

Lang, Henry S, h 20 Heines av

Lang, Irene, salsldy Raymond

Sewg Mach, 165 Courtland av n

Lang, John A, h 24 Water n

**Lang, R D (Lang Bros & Co), h
22 Irvin**

Lang Tanning Co, Ltd, 30-36
Francis s

Lantz, Chas, wks Brewery, h 75
Louisa

Lantz, John, salsmn Smyth Bros,
41 Waterloo

Lanz, Mrs Chas, h 15 Bierwagen

Laskey, Albt, lab, 10 Gateman lne

Lasso, John, lab, h 140 Welling-
ton

Lasso, Wm, finshr, h 216 Wel-
lington

Latsch, Wm, h 43 Water n

Latimer, Barney, brbr, 112 King
w, b Brunswick Hotel

Lauber, Andw, wks G T R, h 122
Edward

Lauber, Oscar, h 134 Louisa

Lauder, Henry, wks Merch Rub-
ber Co, h 121 Water s

Laufer, John, trav, h 29 Otto

Laughlin, Robt, designr, h 59
Joseph

Lautenschlager, Jacob, 62 Court-
land av e

Lautenschlager, P S, h 166 Fred-
erick

Lautenschlager, R W, bkpr, 166
Frederick

Law, Jas, bkpr, h 340 King w

**Lawrason, Wm A, livery, 25
Queen n, b Market Hotel**

Lawrence, Frank, wks Felt facty,
h 100 Waterloo

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

101

Leaper, Mrs Elizbth, h 39 Ellen e
Learn, Miss Mary, h 98 Church
Lecuyer, Laurent, clock mkr, h
38 Elgin
Lederman, Agnes, clk P O, 98
Weber e

Lederman, Mrs Chas, 98 Weber e
Lee, Sam, Indry, 141 King w

Leeson, W H, general store, 38
King w, h 32 Weber e

Lefteris, Louis, hat cleaner, 22
King w, h 134 King e

Lehman, Jos, wks C P R, h 73
Petersburg rd

Leitch, A J, trav, h 32 Samuel

**Lembke & Kreller, cigars, tobac-
co, etc, billiard parlor in con-
nection, 7 King w**

Lembke, C G, (Lembke & Krel-
ler), h 18 Albert n

Lemenski, F, h 159 Strange

Lemenski, Frank, h 111 Strange

Lemenski, G, h 182 Wilmot

Lemenski, I, h 135 Strange

Lepek, Martin, h 188 Breithaupt

Lesewski, Anthony, h 68 Brei-
thaupt

Leslin, Lazarus, shmkr, h r159
King w

Letson, Chas, wks G T R, h 94
Lancaster w

Letson, Elmore, drvr Dom Exp,
h 55 Foundry s

Levan, Zeph, wks Rubber facty,
h 28 Pinke

Lewandowski, Anthony, lab, 185
Strange

Lewandowski, Frank, lab, h 185
Strange

Lewis, Alma, steno W, G & R,
62 Courtland av e

Leyes, Norbert, brbr, h 68 Mill

Leyes, Oswald S, asst clk, 68 Mill

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

11 Queen South, Berlin
Agents for

**Commercial Union
Assurance Company
LIMITED**

Total Funds Exceed \$84,600,000

Lier, Nicklaus, wks Rubber fcty,
h 184 Waterloo

Linderman, Gertha, opr Bell Tel
Co, 94 Weber e

Lindsay, Clayton, salsmn Ernst
& Co, 74 Cedar n

Lindsay, Leander M, wks Berlin
Foundry, h 48 Queen s

Lintner, Alfred, repairs, h 27
Alma

Lipinski, Chas, mach, h Cedar
Grove av

Lipinski, Herman, lab, h 325
King e.

**CORE DISTRICT MUTUAL
FIRE**

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

A. C. BENDER

**REAL
ESTATE**



11 Queen St. S.
Berlin, Ont.



**ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.**

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

THE STANDARD LIFE ASSURANCE CO Y

ESTABLISHED 1825

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

Lippert, Afd O, carver, h 255
Louisa

Lippert, Edward, furniture and
undertaker, 104 King w, h
same

Lippert Furn Co, Geo Lippert,
mgr, 222 Louisa

Lippert, Geo, furn mfr, h 289
King w

Lippert, Geo J, furn mfr, h 29
Roland

Lippert, H L, agent, 16 Hermie Pl
Lippert, Herman, clk E A Sauder,
162 Queen s

Lippert, Henry, h 162 Queen s
Lippert, Menno, wks Rubber
factory, h 234 Wellington

Litfin, Jos, lab, h 62 Edward

Litfin, Martin, lab, h 128 Elgin

Litfin, Michl, lab, h 208 King e

Litzkus, Agust, lab, h 123 Vic-
toria

Little, Edwin, salsmn Metcalf &
Co, h 24 Peter

Liscow, Wm, salsmn Dunke &
Co, b 132 Mill

Livink, Jas, lab, h 348 King w

Lloyd, Alice, opr Bell Tel Co, 170
Queen n

Lloyd, Jas, wks Breithaupt's, h
170 Queen n

Lipsien, Theo, wks Breithaupt's,
h 198 Louisa

Lobsinger, Geo M, h 142 Water s

Lobsinger, Harry, tlr, 18 Queen
n, h 113 Water s

Lockhart, Archbld, coal, 64 Wil-
mot and 64 King w, h 36 Court-
land av w

Lockhart, Alex, bkpr, h 100 Wat-
er s

Lockhart Cartage Co, A Lockhart,
mgr, 64 King w

Lochead, W M O, district mngr
Mutual Life of Canada, 51 King
w, phone 511, res George st,
Waterloo, phone 323

London Life Ins Co, 63 Queen s
Loney, Mrs Annie, h 279 Wel-
lington

Longo Bros, fruit, 114-6 King e

Longo Fruit Co, 42 King w

Longstreet, Norman F, mech, h
72 Lancaster w

Looker, John, brklyr, h 169
Ahrens w

Loos, Wm H, mgr F I Weaver's,
199 Ahrens w

Lorentz, Martin, lab, h 44 Pinke

Lorentz, Normn, lab, 44 Pinke

Lossing, Chas, pntr, h 86 Court-
land av e

Lowes, Miss A F G, milnr, 70
King w, h 29 Roland

Luckhard, C F, mgr Luckhard
Specialty Co, 56 Queen s

Luckhard, Otille M, steno Luck-
hard Specialty Co, b 35 Scott

Luckhard Specialty Co, C F Luck-
hard, mgr, 56 Queen s

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

103

Ludwig, Edwd, carp, h 136 Waterloo

Ludwig, Frank, wdwkr, h 127 Waterloo

Ludwig, John, mach, h 123 Waterloo

Luelo, Carl, h 160 Queen s

Luening, Fred, tanr, h 63 Wellington

Luening, Gustave, tanr, h 141 Albert s

Luesing, Mrs Henry, h 36 Elgin

Luesing, M, steno, 36 Elgin

Luft, Henry, lab, h Union

Luft, Julius, eng, h 28 Spring

Luft, Philip, milkman, h 190 Lancaster

Luft, Wm, milkman, h 134 Lancaster w

Lunz, Geo J, wks Rubber facty, h 18 Louisa

Lunz, Jacob, lab, h 126 Edward

Lurke, John, wks News-Record, 34 Caroline

Lutz, S, wks News-Record, 84 Church

Lynn, Rev John E, 256 Frederick Lyric, (The), H Whipper, prop, 74 King w

Macauley, John, oil, 24 Joseph

MacBride, Jennie, slsldy S H Knox & Co, lvs Waterloo

MacBride, Nellie, slsldy S H Knox & Co, lvs Waterloo

McBrine, L, mgr L McBrine & Co, h 87 Ahrens w

McBrine, L. Co, Ltd, L McBrine, mgr, 73 Charles

McCallum, J J, cigars, 1 King w and 158 King w, h 182 King w

McCann, John, h 125 King e

McCarthy, Mrs Dennis, h 60 Francis n

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

McCrossen, Mrs C, h 73 Victoria

McCrossen, T J, clk, 75 Victoria

McCuaig, Wm (Walker Bin & Store Fixtre Co), h 24 Ahrens e

McCutcheon Bros, tlrs, 51 Gaukel

McCutcheon, Forest, fnshr, h 38 Theresa

McCutcheon, Jos, btchr, h 13 Mill

McCutcheon, Robt, btchr, h 53 Gaukel

McCutcheon, Wm J, btchr, 79½ & 81 King w and 47 Gaukel, h 71 Gaukel

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER, Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. C. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

104

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

LONDON AND
LANCASHIRE

Guarantee and Accident

INSURANCE COMPANY

McDonald, Clara, drsmkr Smyth
Bros, 48 Duke

McDonald, Mrs P, h 34 Court-
land av e

McDonald, Peter, tinsmith, h 48
Duke

McFadyen, A, telr Merchants'
Bank, 41 David

Macfarlane, R M, dentist, 28 King
w, Union

McGillawee, J, M D, h 52 King w

McGinnis, Beatrice, steno W, G &
R, 200 Albert s

McGinnis, J, salsmn, h 40 Cam-
eron s

McGinnis, John, wks W, G & R,
h 200 Albert s

McGuire, John, drvr, h 313 Wel-
lington

McGuire, Mary, cashr Smyth
Bros, 59 Wellington

McHachlin, T H, clk Merchants'
Bank, 74 Lancaster e

McIntyre, G A, insurance & con-
veyancing, I S K Weber Co,
Ltd, h 8 Louisa

McIntyre, Victor S, sec Berlin &
Waterloo St Ry, h 297 King w

McKay, J F, gro, 159 Queen s

McKay, J W, h 113 Young

McKeller, H D (Berlin Bedding
Co), h 130 Frederick

McKelvie, John, wdwkr, h 62
Pinke

McKenzie, Wm, shmkr, b 29
Queen n

McKersie, S A, wks Indry, h 30
Breithaupt

McLaren, John, M D, h 87 Fred-
erick

McLaren, Robt, eng, h 141 Louisa

McLaughlin, Leo, sec Employers'
Assn of Waterloo Co, Waterloo

McLeod, A B, trav, h 18 Chestnut

**McLeod, Vernon D, mgr Bank of
Nova Scotia, h 50 Church**

McMeekin, J, ins agt, 40½ King e,
h 54 Ellen e

McNally, John, h 17 Krug

McNally, Jno S, agt, 132 Weber e

Macnaughton, Danl, mech, h 28
Stahls av

McNulty, Henry, b Brunswick
Hotel

McPhail, Geo, agent pianos, h 39
Ellen e

McWail, Thos, firemn, h Gordon

Mackie, Leonard, brbr, b 133
Weber w

Macklin, F E, dry goods, 15 King
w, h 30 Courtland av w

Mader, John L, salsmn, h 14 St
George

Maecker, John, tmstr Sugar fcty,
h Arnold

Maeher, Henry, mach, 30 Cherry

Mager, Armina, h 70 Peter

Mager, Violet, h 70 Peter,

Maguire, Saml, drvr, h 272 Brei-
thaupt

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

105

Mahn, Henry, shmr, h 28
Pequegnat av
Mahn, John, firemn, h 16 Daniel
Maier, Jacob, wks Glove facty, h
26 Courtland av w
Malleck, Geo, wks Daily Tele-
graph, 130 King e
Mandelsloh, Mrs E, h 14 Mascott
lane
Mandelsloh, Mrs T, 22 Ahrens w
Mangold, Mrs John, 144 Queen n
Mank, Noah, firemn, 101 Cedar s
Manowski, Fred, mech, h 119
Tuerk
Manser, John, mach, 85 Hoffman
Mansz, Geo, btchr, 79 Weber w,
h 85 Weber w
Mansz, W H, btchr, 71 Waterloo,
h 65 same
Mantz, John, eng, h 104 Scott
Marchand, Oscar, lab, h 21
Spring
Marcroft, Gottlieb, lab, h 169
Heiman
Markle, Nelson, wks Berlin Furn
Co, h 43 Albert s
Marklewitz, C F, lab, h 140
Queen n
Marr, Geo, photos, 10 King e, h
63 Bingeman
Marrin, Edwd, trav Randall &
Roos, h 171 King w
Martick, Nichalaus, lab, h 202
King w
Martin, Albt, wks W, G & R, h
47 Henry
Martin, Arthur J, drvr, h 169
Lancaster w
Martin, Dorah, clk W, G & R, 22
Gordon
Martin, Fred, cartkr, h 22 Gordon
Martin, H J, tchr, h 42 Samuel
Martin, Herman, tchr, 22 Gordon

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

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

PERTH MUTUAL FIRE INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

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

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.
Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Sterling Accident and Guarantee Company

**Surplus to Policyholders,
\$293,889.95**

Martz, Alex, wks Elect Lt Wks,
h 150 Church

Martz, Henry W, pntr, h 99 Ben-
ton

Mason, Fred, sectn formn, h 303
Wellington

Massel, Chas J H, wks Rumble's,
h 91 Scott

Masson, Miss M, h 76 King e

Massel, Michl, bkr, 75 Frederick,
h 71 Frederick

Massel, Otilia, slsldy Snyder
Bros, 24 Alma

Master, Elsie, nurse, 27 Ellen e

Master, Irvine, City Flour Mills,
214 Queen s, h 71 Schneider av

Master, J K, supt Kimmel Felt
Co, h 21 Otto

Master, Mrs Lydia, h 27 Ellen e

Mather, David, carp, h 66 Charon
Mathis, Jacob, lab, 13 Foreman
Place.

Mattel, Michl, h 80 Weber w

Matthews, Edwd, tmstr, h 68
Weber e

Matthews, Frank, mach, h 105
Cedar s

Mathews, Ormond, btchr, h 39
Queen n

Matthews, Ormond, jr, h Tuerk
May, August, contr, h 30 Ellen w
May, Conrad, cabntmkr, h 33
Grove

May, Hannah, salsldy China Hall,
30 Ellen w

May, Henry, carp, 44 Elgin

May, Henry T, sec-treas Berlin
Table Mfg Co, Ltd, 42 Elgin

May, John, h 56 Cedar n

May, Mrs Kate, h 42 Elgin

May, Wm, finshr, h 27 Charon

Mayberry, Dell, mech, h 455
King w

Meaher, T P, adv sol Daily Tele-
graph, 89 David

Mehlenbacher, L A, tobcnst, h 40
Roy

Mehlenbacher, W B, clk, h 17
St Leger

Meier, Frank, lab, h 200 Lancast-
er w

Meier, Henry, mech, h Union

Meinke, Wm, cigar mfr, 93
King w, h 9 Ahrens e

Meinzinger, Geo, pckr, h 40 Wil-
helm

Meisner, C, h 87 Weber e

Meisner, Geo C, h 25 Martin

Meisner, Louis (Strub & Meis-
ner), h 39 Cedar s

Melchin, Hermn, tanr, 164 Tuerk

Menges, Conrad, h 45 Elgin

**Merchants' Bank, W E Butler,
mngr, 46 King w**

Merchants' Printing Co, printers
and publishers, 23 Queen n

Merchants' Rubber Co, 51 Brei-
thaupt

Merner, Alex W, deputy regis-
trar, h 11 Alma

**Merrick, L D, prop China Hall,
20 King e, h 18 St George**

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

107

Mertz, Henry, pntr, h 182 Frederick

Mertz, Henry, pntr, h 112 King e
Metcalf, Geo R (W Metcalfe & Co), h 20 Ahrens e

Metcalf, Miss K, bkpr Metcalfe & Co, 20 Ahrens e

Metcalf, Wm (W Metcalfe & Co), h 148 Frederick

Metcalf, Wm, & Co, grocers & liquors, 43 King w

Metropolitan Life Ins Co, Emil Hess, asst supt, 40½ King e

Metuchinik, Abram, lab, h 204 King w

Metz, Aaron, drvr P K Weber, 185 Queen n

Meyer, Mrs Agatha, 103 Weber w

Meyer, Chas, shmkr, 26 Simeon

Meyer, Conrad, gen repairs, 39-41 Queen s, h 55 Francis n

Meyer, Geo, box mkr, 26 Simeon

Meyer, H H, gen repairing, 17-21 Foundry n

Meyer, Jacob H, shoemkr, h 26 Simeon

Meyers, Mrs A L, h 71 Weber e

Meyers, Mrs E, h 12 Dill

Miaskowski, Chas, lab, h Cedar Grove av

Michael, Martin, eng, h 56 Foundry n

Michael, Philip, caretkr, 44 Krug

Michael, Tony, pdlr, h 46 Cedar s

Michalofski, Julius, tanr, h 14 Grove

Mick, W G, wks News-Record, 206 Lancaster

Middleton, S H, impr, 23 Queen n, h 15 Ahrens e

Middleton, T H, importr, h 15 Ahrens e

Miehm, Chas, contr, h 55 Ellen e

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

United States Fidelity and Guaranty Co.

(WE WILL BOND YOU)

Established 1896

Cash Capital, \$1,700,000

Miehm, Chas, contr, h 281 Wellington

Miehm, Geo L, carp, 51 Mansion

Miehm, Jos L, carp, h 44 Ellen e

Miehm, Olivia, pntr Rittenger & Motz, 44 Ellen e

Miehm, Solomon, mason, h 64 Lancaster w

Mielhausen, John, h 22 Bingeman

Mielke, Chas F, bkpr Randall & Roos, 264 Frederick

Miesner, Wm, mech, h 92 Wellington



HARTFORD FIRE INSURANCE COMPANY

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

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

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

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

108

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

Miglarini, Laso, tlr, h 302 King w
Mihm, Rev A P, pastor German
Baptist Church, h 84 Benton
Milburn, Mrs Helen, hair gds, 104
King e, h 270 King e

**Millar & Sims, barristers, 47
King w**

Miller & Solomon, grocers, 108
Wilmot

Miller, A B, blksmth, 159 King e,
h 182 King e

**Miller, A H, town clerk, Town
Hall, 100 Queen n**

**Millar, Alex (Millar & Sims), h
100 Queen n**

Miller, Anthony, shmkr, h 42
Waterloo

**Mills, C H, & Co, dry goods, 22-4
King e**

**Mills, C H (C H Mills & Co), h 51
Alma**

Miller, Carl, lab, h 11 Albert s

Miller, Chas E, mech, 158 Tuerk

Miller, Chas G, wks Felt facty,
h 159 Waterloo

Miller, Rev C R, h 1 Otto

Miller, Eph, blksmth, h 182
King e

Miller, Fred, pntr, E Hamel & Co

Miller, Fred, wks Kaufman's, h
92 Charon

Miller, John, box mkr, h 120
King e

Miller, John M, tanr, h 61 Glas-
gow

Miller, Oscar (Miller & Solomon),
158 Tuerk

Miller, Philip P, firemn, h 188
Louisa

Miller, Mrs Rose, h 25 College

Miller, Simon, carp, h 48 Krug

Miller, Mrs Simon, h 55 Alma

Miller, W, mech, h 253 King w

Miller, Wm, lab, h 9 Albert s

Milel, Wm, h 55 Albert s

Miller, Wm, lab, h 100 Wilmot

Miller, Wm, mech, h 13 Pine

Mills, Fred, lab, h 34 Caroline

Minchin, D J, M D, h 60 Foun-
dry s

Minikowski, L, gro, h 92 Strange

Minister, Michl, mach, 53 Strange

Mitchell, —, h 91 St George

Mitchell, Herbt, cabntmkr, h 26
Courtland av e

Mitchell, W E, bkpr, h 163
Queen s

Mitchell, W O, h 14 Mitchell av

Mitchell, Wm, h 10 Mitchell av

Mitzlaff, John, lab, h 101 Spring

Mode, John L, clk Smyth Bros,
14 St George

Moebus, Louis, h 116 Benton

Moffatt, John, trav, h 28 Weber w

Mogk, Mrs E, h 143 King e

Mohr, H C, gro, 62 Frederick, h
9 Foreman Place

Moier, Ella, salsldy A & E Heller,
21 Schneider av

Molson, Fred, finshr, 422 King w

Moody, David, trav, h 74 Lancas-
ter e

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

109

Moody, Edna, opr Bell Tel Co,
132 Weber e
Moody, Gertie, steno, 83 Weber e
Moody, Jas, bkpr, 83 Weber e
Moody, Robt, bkpr, 132 Weber w
Moody, W J, mgr Alpha Chem
Co, h 83 Weber e
Moore, John D, registrar, h 138
Frederick
Moore, Mrs Patk, h 186 Frederick
Morgan, Robt, pntr, h 17 Edward
Morish, Wesley, tanr, h 76 Mill
Morley, Chas, mach, h 220 Wel-
lington
Morley, Mrs Geo, h 66 Braun
Morrison, J, foremn, b Grand
Central
Morrison, Wm, mgr Baetz &
Boehmer, h 450 King e
Moser, Emma, salsldy A Weseloh
& Co, Waterloo
Moser, J K, sadlr, h 161 Weber w
Moser, Otto, salsmn A J Gabel,
99 College
Moskovitch, Jacob, mech, h 30
Stahls av
Moss, John, clk Bank of Hamil-
ton, res Freeport
Mosser, Anthony, wdwkr, h 55
DeKay
Mosser, Edwd, drvr, h 38 Willow
Mosser, John, wks Robe facty, h
34 Cedar n
Mosser, John, h 109 Young
Mosser, Leo, salsmn Lang Bros,
99 College
Mosser, Mary, h 167 Joseph
Moser, Robt, salsmn W O Costel-
lo & Co
Motz, John, sheriff, h 56 Weber w
Motz, W J (Rittinger & Motz), h
180 King w
Mowat, Mrs Oscar, h 86 Wilhelm

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Mowat, T J, mangr R Neill, h 83
Ahrens w

Moyer & Shantz, implmnts, 77-79
King e

Moyer, A (Moyer & Shantz),
Schneider av

Moyer, Abram, implmnt agt, h
21 Schneider av

Moyer, Miss Alice, h 128 Queen s

Moyer, Allan A, genl store, 32-34
Frederick, h 57 Duke

Moyer, C E, pntr, 293-5 King w

Moyer, Edna salsldy, 21 Schnei-
der av

Waterloo Mutual FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
 INSURANCE
 11 Queen South, Berlin
 Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.

Established 1854

Total Assets, \$9,900,000
 Total Losses Paid, 65,696,377

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

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

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

Mylius, Mrs Amelia, h 37 Mar-
 garet av
 My Valet, H Karow, prop, 147
 King w
 Nahrgang, Mrs Cath, h 43 Cam-
 eron n
 National Furniture Co, Ltd, 231
 Albert s
 Near, Wm J, wks Trunk fcty,
 h 21 Francis n
 Nehls, Wm, lab, h 148 Waterloo
 Neibergall, E, clk Light Comsn
 Neichel, August, lab, h 75 Elgin
Neill, R, boots and shoes, trunks
and valises T J Mowat, mngr,
19 King e

Nesbitt, Vaughan, button wkr, h
 73 Joseph
 Neville, Mrs J E, h 19 Margaret
News-Record Publishing Co, Wm
Uttley, mngr, 31 King w
 Nicholson, Mrs Geo, 105 St
 George
 Nicklaus, ohn, mason, h 110 Wel-
 lington
 Niederheuser, Gottlib, h 132
 King e

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONE.

TOWN OF BERLIN

III

Niergarth, Arthur, mach, h 21
Heines av
Niergarth, Henry, brdng, h 60
Breithaupt
Niergarth, Philip, mgr Star Shoe
Co, h 72 Louisa
Niehaus, Chas F, postmaster, h
17 Margaret av
Nihal, Edwd, lab, h 25 Eby
Nihls, Ludwig, street sprinkler,
h 47 Albert s
Noegel, Martin, grdnr, h 22
Homewood av
Noll, August, mach, h 282 Breith-
aupt
Noll, Gustave, firemn, h 55 Foun-
dry n
Norman, Lambert, tchr, h 143
Lancaster e
Northern Life Ins Co, 9 Foundry
Norton, C H, prop Berlin Soda
Water Works, h 41 Foundry
Norton, C H, prop Berlin Soda
Nowach, John, wks Glue Fcty,
h 22 Campbell Place
Nowak, Frank, tanr, h 43 Shanly
Nyland, Geo H, mech, h 48
Schneider av
Oberer, Casper, lab, h 146 Wel-
lington
Oberer, Christian, lab, h 117 We-
ber e
Oberer, Henry, mach, h 82 Cedar s
Oberer, Herman, shoemkr, h 130
Louisa
Oberholtzer, Mrs Annie, h 146
Lancaster e
Oberholtzer, D S, shoemkr, h 173
Strange
Oberholtzer, I H, wks Rope Fcty,
h 19 Pandora av
Oberholtzer, J B, shmkr, h 19
Courtland av e

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Oberholtzer, G V, & Co, Ltd, shoe
mfrs, N B Detwiler, pres, 117
Weber w

Oberlander, Rev F, pastor St
Peters Ch, h 49 Queen n

Odrowski, Mrs, h 83 Water n

Odrowski, Ann, clk, 83 Water n

Oelheiser, Edwd, mech, h 102

Lancaster e

Oelschlager, Wm, eng, h 15

Hilda place

Oestreich, John, h 119 St George

C. A. BOEHM

District Agent

THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

**Accident, Sickness, Employers'
Liability and Guarantee Bonds**

Liberal Policies Issued.

Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

112

VERNON'S DIRECTORY

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

**Atlas Assurance
Company, Limited**

ESTABLISHED 1803

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

Ogram, Richd, h 20 Linden av
Ogram, Robt, h 58 Cedar s
Ohlheiser, Edwd, slsmn Ernst &
Co, 102 Weber e
Ohlheuser, Anthony, cbnt mkr.,
h 89 Water n
Olarek, John, h 206 Strange
O'denberg, Fred, tanr, h 44
Cherry
Oldenberg, Herman, tanr, h 114
Strange
Olinski, Thos, lab, h 250 Tuerk
Olympia Confectionery, Timothy
Eagen, prop, 40 King w
O'Neil, George, chief of police,
h 71 Alma
O'Neil, Michl, lab, h 13 Spring
O'Neil, Ralph, asst mgr S H
Knox & Co, Frederick
Ontario Button Co, S Moyer, mgr,
85 King w
Ontario Glocke, Rittinger &
Motz, publishers, 15 Queen s
Ontario Sugar Co, R E Gordon,
mgr, Arnold
Onward, Mfg Co, 143 King w
Opperman, Wm, slsmn Mills &
Co, 84 Church

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

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

113

Pearce, Thos, pub school insp,
h 8 Ahrens e

Pearl Steam Laundry, D Knippel,
prop, 54 Queen s

Pearson, Mrs C L, h 30 Alma
Pearson, H, lab, 178 Lancaster w

Pearson, John, h 26 Charon
Pearson, Wesley, trav, h 24 An-

drew
Peerless Leather Co, 44 Water s

Peltz, Mrs Mary, h 55 Cedar s
People's Railway, The, 65 King w

Peppiapp, Miss Francis, sec Y
W C A, 72 Queen s

Pequegnat, Arthur, mgr Berlin
Racycle Mfg Co, h 241 Fred-

erick
Pequegnat, Arthur, Clock Co, 53-

61 Frederick
Pequegnat, Edmond, bkpr Berlin

Racycle Co, h 9 Samuel
Pequegnat, Geo, clock mkr, h 35

Schneider av
Pequegnat, Leon A, bkpr, 35

Schneider av
Pequegnat, Paul, watchmaker &

jeweler, 30 King w, h 53 Duke

Pequegnat, Philip, jwlr, h 21
Samuel

Pernfus, Norman, ptrnmkr, h 35
Theresa

Perrin, A A, photo, 155 Welling-

ton, h 143 Weber w
Perrin, Benjamin, coal oil dlr, h

52 Foundry s
Perrin, Jos, h 63 Mill

Perrin, Gordon, uphlstr, 52
Foundry

Perrin, Wellington, mach, h 8
Lancaster w

Perschbacher, J H, trmr, h 21
Willow

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Springfield Fire and
Marine
Insurance Company**

INCORPORATED 1849

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

Pert, Alex M, cbntmkr, h 119
Cedar s

Petch, Jas E, cond St Ry, h 64
Cedar n

Petch, Saml, constable, h 69
Church

Peters, Harry, clk, 165 Benton
Peters, John, h 165 Benton

Petersen, Neils, butr turnr, h 11
Edward

Pfaff, Bertha, mlnr Mills & Co,
25 Foundry

Pfanner, Edwd, salsmn Smyth
Bros, 153 Weber e

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

Pflug, Fred A, h 114 Water n
Pfuhl, Henry, lab, h 124 Weber e
Philp, Geo O, prop Theatorium,
h 9 Ahrens w

Philips, E J, supt Elec Lt and Gas
Works, h 17 Otto

Phillips, V O (Twin City Oil Co),
h 23 Schneider av

Piatkowski, Louis, tanr, h 74
Breithaupt

Pieper, Wm, h 355 King w

Pietz, Otto, pntr, h 25 Locust

Pinchnat, Jos, mech, h 7 May Pl

Pinke, Geo, mason, h 24 Pinke

Pinke, Henry, lab, h 219 Wellington

Pinke, Robt E, contr, h 178
Louisa

Pipe, A A, coal and wood, 36
Foundry, h 80 Queen s

Pippin, Agnes, h 60 Walter

Pippin, Jas, florist, 65 Walter

Plantz, Jacob, h 200 King w

Plantz, Martin, lab, h 6 Gaukel

Planz, Wm, wks Rubber facty,
h 165 Joseph

Player, Walter, wks G T R, h 275
Victoria

Plate, Mrs Mary, h 83 Water n
Plazek, Anthony, lab, h 33 Oak
P'enderlieth, Miss, 105 Queen n
Pletsch, John, tanr, h 52 Pinke
Pletsch, L H, pntr, h 56 Weber e
P'omski, Wm, lab, h 54 Grove
Plomski, Wm, jr, button wkr, h
197 Waterloo

Plummer, P A, mason, h 108
Weber e

Poddam, August, mec'l, h 27 Wil-
helm

Podam, Gustav A, coal dlr, h 104
Ahrens w

Podam, Herman, mason, h 209
Waterloo

Pollahousky, Ella, drsmkr Smyth
Bros, 40 Hopp

Pollakousky, Chas, mach, h 40
Hopp

Pollakowski, Fred, pntr Ritten-
ger & Motz, h 94 Wellington

Polalc, Stephn, lab, h 74 Victoria

Poll, Chas, lab, h 213 Strange

Pollock, Art B (Pollock Mfg Co),
68 Benton

Pollock Mfg Co, gramaphones,
380 Victoria

Polokowski, Wm, wks G T R, h
102 Louisa

Polson, John, lab h 114 Elgin

Polzin, August, lab, h 24 Cam-
eron n

Polzin, August, jr, glzr, 24 Cam-
eron n

Pommer, Annie drsmkr, 29 An-
drew

Pommer, Danl, cabntmkr, h 29
Andrew

Pommer, Louis, wdwkr, h 221
Victoria

Popplow, Henry, finshr, h 24
Water s

The Mutual Life of Canada

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

W. M. O. LOCHEAD, 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.

TOWN OF BERLIN

115

Porteous, R S, supt Athens Furn
Co, h 94 Margaret av

Post Office, Chas T Neihaus, post
master, 47 King e

Potter, Fred, prntr Daily Tele-
graph, 32 David

Potter, G E, hdwre, 29 King e, h
22 Weber w

Potter, Mrs Jas, h 38 John

Potter, Mrs Seth, h 32 John

Prager, Gustav, ins agt, h 172
Lancaster w

Preikschat, Chris, h 45 Cedar s

Preikschat, Ella, milnr, 12 Foun-
dry n, 45 Cedar s

Preikschat, Ertme, milnr, 12
Foundry n, h 45 Cedar

Pressing, Wm, tanr, 151 Wilmot

Preuss, Mrs Augst, 40 Cameron s

Priebe, Gustav, lab, h 15 Heins av

Pritchard, Miss Annie drsmkr, 68
King w, h 14 Mitchell av

Prittie, Arthur, mgr Knox & Co,
h 94 St George

Prudential Life Ins Co, North
America, Chas A Bilhaz, asst
supt, 63 Frederick

Pruski, John, lab, h Brunswick

Pruski, Michl, lab, h Brunswick

Pschellusch, Chas, carp, h 223
Breithaupt

Pshellusch, Mrs Rosa, h 213
Breithaupt

Pstrong, Frank, lab, h 9 Caroline

Pstrong, John, mldr, 9 Caroline

Pugsley, Edmund, tchr, h 11 El-
len e

Pulkowski, Fred, mason, h 21
Caroline

Purcell, Thos, wks Piano Fctry,
h 44 Breithaupt

Puttock, Alex, foremn Trunk
Fctry, h 101 Courtland av e

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Queen City Oil Co, J H Franks,
mgr, Wilmot

Quering, John, h 16 Queen n

Quickfall, A C, ice dealer, 109
David, h 115 David

Quickfall, C I, h 76 Courtland e

Quigley, Jos, uphlstr, h 41
Weber w

Quirmbach, Mrs C P, h 14 El-
len w

Quirmbach, Elizbth, drsmkr, 14
Ellen w

Quirmbach, Emil, shmkr, 50
Frederick, b American House



LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259

C. A. BOEHM, Local Agent. Phone 219

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

- WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Rabethge, Frank, tanr, h 139
Tuerk

Raddatz, Alfd, pntr, 107 Wilmot
Raddatz, David, lab, h 107 Wil-
mot

Radtke, Wm, btchr, h 236 Mill
Rake, Adam, h 134 Edward
Ramthun, Mrs L, h 123 Church
Randall, Chas, lab, h 48 Albert s
Randall & Roos, whol grocers,
34 Queen s

Ransom, Thos, wks G T R, h 36
Caroline

Rathmann, A J, bkpr H Wolfhard
& Co, h 90 Frederick

Rathmann, Herman, foremn Can
Furn Co, h 91 Frederick

Rathman, Hugo, wks Piano fcty,
h 41 Brubacher

Ratz, Geo E, carp, h 400 King w
Rau, Fred, cbnt mkr, h-13
Chapel

Rau, Harry, mech, 24 Courtland
ave e

Rau, Harry, clothes prsr, 11 King
w, h 22 Courtland av e

Rau, Wm S, wks Rubber fctry,
h 11 Kaiser

Rausch, George, shmkr, h 58 Al-
bert s

Rausch, Jacob, wks Gas Works,
h 211 Ahrens w

Rea, Wm, lab, h 270 Tuerk

Read, Wm J, lab, h 49 Foundry n

Reade, W M, barrister, 18 Queen
n, res Waterloo

Reck, Fred, h 46 Charon

Reeve, Walter, mach, h 150 Mill

Refeski, Michael, tanr, h 20

Mount Hope

Rehman, John C, tanr, h 198
Breithaupt

Rehman, Wm, h 110 Wilhelm

Reiber, Jacob, lab, h 42 Bru-
bacher

Reid, Richd, tchr, h 59 Weber e

Reid, Simon, agt, h 23 Scott

Reidel, John, h 59 Ellen e

Reidel Martin, coal and wood, h
452 King w

Reiko, Herbt, cement worker, h
95 Weber e

Reimert, Wm, lab, h 39 Henry

Reiner, E R, (Schulte & Reiner),
h 54 Frederick

Reinhardt, Geo H, tmstr, h 166
Ahrens w

Reinhardt, Henry, wks G T R,
h 103 Wilmot

Reinhardt, John, lab, h 83 Vic-
toria

Reinhardt, Leander, tmstr, h 39
Theresa

Reinhart, Wm B, drvr, h 71
Louisa

Reist, Christian, gard, h 183 Wel-
lington

Reist, Florence, opr Bell Tel Co,
182 Queen n

Reist, Philip, wks Rubber fctry,
h 35 Ellen e

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

117

Reist, E, steno, 182 Queen n
Reist, Mrs S, h 182 Queen n
Reitz, J, & Co, pntrs, 81 King e
Reitz, J C, shipr, 67 Wellington
Reitz, John, cbntmkr, h 67 Wel-
lington

Reitz, John C, shipr C H Doerr
& Co, 57 Wilhelm

Reitz, Julius, (J Reitz & Co), h
36 Cameron s

Reitzel, Ed C, ctr Whitewear Co,
h 64 Alma

Bellinger, Geo, lab, h 51 Wel-
lington

Rellinger, Henry, lab, h 220 Vic-
toria

Rellinger, Mrs Jos, h 159 Fred-
erick

Rellinger, Saml, lab, h 126
Ahrens w

Remington, Bruce, bkr, h 65
Chapel

Rendell, C C, tellr Bank of Com-
merce, Waterloo

Rennie, M E, bkpr Canada Furn
Co, 57 Bingeman

Reischt, Wendel, lab, h 11 May
Place

Reth, Mrs C, h 40 Cedar s

Rey, Mrs W, h 25 Courtland av e

Reynold, Arthur J, acct Bank of
Comm, 41 David

Rhodes, A W, glove ctr, 11 Fore-
man Place

Rhodes, Wm, jr, slsmn J J Mc-
Callum, h 17 Foreman Place

Rhodes, Wm J, asst Fire Chf,
h 11 Foreman Place

Rice, Joseph, lab, h 201 Queen s

Richardson, J J, bkpr, h 298
Frederick

Richber, Julius, clk American
Hotel, h 176 Ahrens w

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union
Assurance Company
LIMITED

Total Funds Exceed \$84,600,000

Richardson, C A, h 92 Church
Richert, John B, wdwkr, h 133
Church

Richert, M B, milkman, h 25
Cedar s

Richmond, G D, local manager
Bell Tel Co, 28 Foundry n

Rickerman, Albt, foremn Sewers,
h 171 David

Rickert, Irvin, foremn, h 79 Lan-
caster e

Rickert, J A, milkman, h 24 Al-
bert s

Rickert, Mrs John, h Mill

Rieber, Saml, h 12 Ellen e

CORE DISTRICT MUTUAL
FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

A. C. BENDER

REAL ESTATE

11 Queen St. S.
Berlin, Ont.



ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

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

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

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - \$2,973,750

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

119

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

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

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.
Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

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

LEMBKE & KRELLER,



Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTIONS
| A. C. BENDER,
11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

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

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

LONDON AND
LANCASHIRE

Guarantee and Accident INSURANCE COMPANY

Royal Tailoring Co, Chas Kaplin,
mgr, 75 King w
Rozens, Charles, prop Dominion
Cigar Store, h 10 Hilda Place
Rozens, Wm, clk Chas Rozens,
10 Hilda Place
Ruby, Albt E, acct, h 70 Francis n
Ruby, Chas, sec Mutual Life, 70
Francis n
Ruby, Mrs Nelson, h 74 Francis n
Ruchty, Mrs M E, h 44 Caroline
Rudell, A E, dentist, 17 King e,
h 21 Irvin
Rudell, Mrs Hannah, h 79 Scott
Rudy, Jonas, formn, 109 Charles
Ruf, Adolph, prop Station Htl,
122 Weber w
Ruf, Emil, wine clk Station Hotel,
122 Weber w
Ruhl, John, tlr, h 60 Weber w
Rumpel, Geo, pres Berlin Felt
Boot Co, h 39 Cameron s
Rumpel, Oscar E, sec-treas Berlin
Felt Boot Co, h 25 Cameron s
Rusk, R E, blksmith, h 212 King e
Russell, Chas, implmnt agt, 6
Albert s
Russell, W, lab, h 15 Henry

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

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

121

Scanlon, Jas, shmr, h 14 Church
Scellen & Weir, barristers, 28
King w

Scellen, J A (Scellen & Wier), h
41 College

Schaab, Geo, lab, h 42 Theresa
Schacht, Chas, contr, h 26 Mount
Hope

Schacht, Chas, mason h 142 Wat-
erloo

Schacht, Fred, finshr, h 32 Pinke

Schack, Chas, gard, h 90 Shanly

Schack, Robt, lab, h 82 Mill

Schade, Gertrude, opr Bell Tel
Co, 57 Peter

Schade, Wm, lab, h 57 Peter

Schaefer, A W, carp, h 202
Breithaupt

Schaefer, Adam, mach, h 440
King w

Schaefer, Mrs Carl, h 83 Walter

Schaefer, Conrad, tmstr, h 11
Heines av

Schaefer, David, pntr, h 203
Breithaupt

Schaefer, Edwd, carp, h 135
Courtland av e

Schaefer, Edwd J, mech Krug's,
h 230 Ahrens w

Schaefer, Henry, mgr, h 118
Shanly

Schaefer, Henry H, mgr Monu-
ment Works, h 38 Francis n

Schaefer, John C, cigar box mfr,
h 25 Caroline

Schaefer, L E, salsmn, h 96 St
George

Schaefer, Mrs Louisa, h 43 Henry

Schaefer, Mabel H, milnr, 38
Francis n

Schaefer, Nelson, bkpr, h 274
Frederick

Schaefer, P B, mach, 10 King e

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Schaefer, Philip, carp, h 191
Ahrens w

Schaefer, Philip B, mach, h 86
Louisa

Schaefer, Tilman, carp, h 14 Al-
bert s

Schaefer, W C, cabnt mkr, h 52
Krug

Schaefer, Wm, h 230 Queen s

Schafe, Arthur, h 208 Victoria

Schaff, Geo, mech, h 57 Albert s

Schallhorn, Chas, lab, h 46 Blu-
cher

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

G. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 209

Lembke & Kreller,

CIGARS, TOBACCO, ETC.

**7 KING ST. WEST,
WALPER BLOCK.**

Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$8,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

122

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Sterling Accident and Guarantee Company

**Surplus to Policyholders,
\$293,889.95**

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

Schaus, Val, wks Rubber facty,
h 239 Wellington
Schedler, Otto, h 127 Shanly
Scheel, Chas, wks Shirt facty, h
250 Mill
Schefer, Nicklaus, mach, h 99
Park
Scheidel, Alvin, mech, h 170
Ahrens w
Scheifele, Wm, drvr P K Weber
104 College n
Schell, Geo B, tanr, h 87 Lan-
caster w
Schell, Geo J (Beck & Schell), h
99 Water s
Schell, Mrs J, h 179 Wellington
Schell, John, cabntmkr, h 180
Breithaupt
Schell, Jos, formn, h 170 Queen s
Schell, Wm, tanr, h 110 Lan-
caster w
Schellhaus, Albt, wks Felt facty,
h 12 Edward
Schelhaus, Lorenz, tmstr, h 52
Weber e
Schellhorn, Hermn, letr car, h 18
Charon
Schenk, Geo, gro, 155-157 Benton
Scherer, Alfd C, upholstr, h 94
Weber w
Scherer, Gertrude, salsldy Heller
Bros, 51 Francis n
Schiebel, Mrs A, brdg, h 100
Weber w
Schiebel, J L, broom mfr, 6 Otto
Schiedel, A A, drugst, h 257
Frederick
Schiedel, Andw S, brm mfr, h 6
Otto
**Schiedel, Martin, col Customs, h
14 Ahrens w**
Schielter, Wm, mason, h 139
Waterloo

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

123

Schiedel, A M, h 14 Otto
Schilling, Chas R, h 10 Bier-
wagen w
Schilling, Chas, wd crvr, h 106
Shanly
Schilling, Fred, mason, h 21
Ellen w
Schilling, John R, h 111 Edward
Schilter, Harry, wtchmn, h 170
Waterloo
Schingeck, Adeline, slsldy, 120
Edward
Schippanowski, August, tmstr, h
28, Charon
Schippanowski, Aug, jr, cgrmr,
h 48 Willow
Schippanowski, Carl, lab, h 18
Edward
Schippanowski, Herman, wdwkr,
h 71 Victoria
Schippling, Adolph, cabntmr, h
65 Edward
Schippling, Chas, repair shop, 63
Edward, h 15 Oak
Schlacher, Michl, tanr, h 123
Water n
Schlee, Geo, mgr Berlin Button
Wks, h 121 Queen n
Schlee, Geo E, mgr Button Wks,
h 121 Queen n
Schlee, Geo W, acct Berlin But-
ton Wks, 121 Queen n
Schlegel, A H, clk Bank of Ham-
ilton, 189 Victoria
Schlegel, August, h 271 Wellin-
gton
Schlegel, John, formn Kauf-
man's, h 189 Victoria
Schlender, Chas, mech, h 63 Wil-
helm
Schlender, Henry, cbntmr, h 106
Water n
Schley, Mrs A, h 130 Albert s

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

United States Fidelity and Guaranty Co.

(WE WILL BOND YOU)

Established 1896

Cash Capital, \$1,700,000

Schlichter, Mrs J, h 151 Lan-
caster e
Schlieman, Louis, h 122 Louisa
Schlieman, Mrs Mary, h 118
Wilmot
Schlimkowski, August, lab, h 54
Bramm
Schlosser, Julius, drvr, h 14 Ed-
ward
Schmalz, W H, mangr Economi-
cal Fire Ins Co, h 93 Queen s
Schmidt, Aaron, warehsmn, h 35
Krug



HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten mil ions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 209.

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

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

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

124

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

Schmidt, August F, cabntmkr, h 14 David
Schmidt, Mrs C, h 60 Elgin
Schmidt, Carl F, elect, h 11 Massel Place.
Schmidt, Chas, mason, h 83 Park
Schmidt, Chas M, contr, h 16 Spetz
Schmidt, Mrs Ernestina, h 46 Scott
Schmidt, Fred, carvr, h 67 Foundry's
Schmidt, Fred C, lab, h 175 Queen s
Schmidt, Fred M, bartndr Clarendon Hotel, 17 Elgin
Schmidt, G C, bkbndr, 36 King w, h 44 Scott
Schmidt, Geo M, mgr, h 54 Cedar n
Schmidt, Heneretta, opr Bell Tel Co, 35 Krug
Schmidt, Henry, shmkr, h 52 Water n
Schmidt, J G, shmkr, h 12 Charon
Schmidt, J H, Phm B, druggist, 33 King e, h 39 Schneider av
Schmidt, Jacob D, lab, h 176 Waterloo

Schmidt, Joachim, wks Felt fcty, h 20 Braun
Schmidt, John, wtchmkr, h 139 King w
Schmidt, John B, blksmth, h 74 Shanly
Schmidt, John M, wtchmn, h 102 Courtland av e
Schmidt, Otto, tchr, h 24 Richmond av
Schmidt, Rebecca, h 33 Weber w
Schmidt, Theo, mech, 97 Cedar s
Schmidt, Theo, motomn, h 153 Weber e
Schmidt, V K, h 64 Wilhelm
Schmidt, W J, dentist, 43 King e, h 56 Ellen w
Schmidt, Mrs W L, h 31 Weber w
Schmidt, Wm, cabntmkr, h 20 David
Schmidt, Wm G, tmstr, h 67 Cedar n
Schmiedel, Aug, h 146 Weber w
Schmitt, Ezra, clk S O Schmitt, 51 Wilhelm
Schmitt, Rev J A, h 51 Wilhelm
Schmitt, S O, merchant tailor, 61 King w, h 51 Wilhelm
Schmitt, Valentine K, wks Rubr fcty, h 64 Wilhelm
Schmuck, F X, pump mkr, h 104 Church
Schnarr, Anton, tmstr, h 139 Church
Schnarr, Chas, mach, h 212 Wellington
Schnarr, Mrs D, h 27 Mansion
Schnarr, Edwd, carp, h 41 Elgin
Schnarr, Geo, formn Button fcty, h 448 King w
Schnarr, Hermin, cntr, h 52 Duke
Schnarr, J H, gro, 350 King w, h 352 King w

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

125

Schnarr, Louis, pntr, 113 Walter
Schnarr, R W, M D, h 351 King w
Schneider, A B, & Co, butchers,
phone 106, 64 Frederick

Schneider, Albert B (A B Schnei-
der & Co), h 60 Frederick

Schneider, Anthony, lab, h 80
Victoria

Schneider, Anthony, cartkr Cem-
etry, h 10 Braun

Schneider, Anthony, wtchmn, h
102 Wilmot

Schneider, C M, salsmn, h 149
Benton

Schneider, David B, h 27 Schnei-
der av

Schneider, Geo, lab, 70 Waterloo

Schneider, Geo, tanr, h 14 Braun

Schneider, Henry, farmr, h 45
Petersburg rd

Schneider, J M, btchr, 59 Court-
land av e, h 129 Benton

Schneider, Oscar, wks Clock
Works, h 18 Samuel

Schneider, Paul, Indrymn, h 76
Victoria

Schneider, S B, h 178 Queen s

Schnetz, Henry, mech, 50 Albert s

Schnetz, John, h 36 Albert s

Schneuker, Danl, mach, h 190
King e

Schoeneich, Hugo, h 27 Hebel av

Schrank, Chas, h 118 Louisa

Schriber, Mrs Annie, h 100
Water n

Schreiber, Geo, wks G T R, h 35
Waterloo

Schreiber, Gustav, wks Indry, h
21 Glasgow

Schreiber, John, mason, h 51
David

Schreiber, Norman, upholstr, b
Grand Centra'

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Schreiter, A A, acct Bank of Nova
Scotia, 89 Queen n

Schreiter, A G, furniture, 63 King
w, h 89 Queen n

Schraeder, Mrs Charlotte, h 44
Weber e

Schroeder, H, shoes, h 116 Web-
er w

Schroeder, Henry, shmkr, h 307
Wellington

Schroeder, Simon, carver, h 72
Wellington

Schroeder, Wm, carp, h 11 Bru-
bacher

Waterloo Mutual FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY OF HARTFORD, CONN.

Established 1854

Total Assets, - \$9,900,000
Total Losses Paid, 65,696,377

Schroeder, Mrs J, h 66 Edward
Schulke, Henry, mech, h 103
Brubacher
Schug, Chas, finshr, h 215 Ah-
rens w
**Schulte & Reiner, real estate &
insurance, 52 Frederick**
**Schulte, Benj C (Schulte & Rein-
er), h 11 Samuel**
Schultz, Albert, wks Rubber fcty,
h 139 Edward
Schultz, C S, shmkr, 477 King w
Schultz, Chas A, cabntmkr, h 108
Edward
Schultz, Emil, tanr, h 38 Braun
Schultz, Emil C, bkpr H J Hall
& Son, h 26 Brubacher
Schultz, Fred, lab, h 133 Shanly
Schultz, Fred W, cgrmkr, h 114
Edward
Schultz, Gott, contr, h 4 Wilhelm
Schultz, Miss K, wks News-Rec-
ord, 50 Albert s
Schultz, Mayme, drsmkr Smyth
Bros, 35 Weber e
Schulum, John, lab, h 392 Brei-
thaupt
Schwalm, August, h 36 Shanly

Schwartz, Albt, pntr, h 29 Pan-
dora av
Schwartz, Bernhard, wks Felt
fcty, h 166 Edward
Schwartz, Edwd, cabntmkr, h 94
Louisa
Schwartz, Mrs Eliza, h 66 Roy
Schwartz, Frank, furn packr, 66
Roy
Schwartz, Hermn, mech, h 54
Albert s
Schwartz, J S, h 124 Young
Schwartz, John, turnr, h 25 Fran-
cis s
Schwartz, Mrs Jos, h 94 Water s
Schwartz, Louis F, bkpr Daily
Telegraph, 94 Water s
Schweitzer, Aaron H, salsmn h 1
Hilda Place
Schweitzer, Conrad, wdwkr, h 31
Mary
Schweitzer, John G, finshr, h 39
Mary
Schwell, Mrs A E, h 122 Weber e
Schwoob, Albert, cbntmkr, h 118
Breithaupt
Schwoob, Albt, mech, 15 Ellen e
Schwoob, Mrs W, h 15 Ellen e
Scott, Arch, clk, 17 Mary
Scott, Geo, button mkr, 17 Mary
Scott, Jos, lab, h 68 Charles
Scouller, Chas F, wks Rubber
fcty, h 69 Edward
**Scully & Scully, accountants, 9
Foundry s**
Scully, E H, h 25 Courtland av w
**Scully, J M (Scully & Scully), h
120 Water s**
**Scully, Jeremiah (Scully & Scul-
ly), h 62 Roy**
Scully, Josiah, salsmn, h 109
Frederick
Seager, Frank, clk, h 47 Krug

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONE.

TOWN OF BERLIN

127

Seaman, Anthony, lab, 48 Walnut
Seaton, A, milnr Mills & Co, 17
Ahrens w

Seber, Wm, box mkr, h 12 Krug
Seebach, Louis, wks W, G & R,
h 76 Elgin

Seelos, Edwd, shmkr, b Grand
Central

**Sehl, George (H Wolfhard & Co),
h 11 Ahrens w**

Seibel, Jacob, tmstr, h 29 King w
Seibert, A H, ins, 38 King e, h
29 Krug

Seibert, Edwd, brbr, 146 Church
Seibert, Frank, repairer, 64 King
e, h 190 Frederick

Seibert, Jacob, cabntmkr, 31 Al-
bert s

**Seibert, Joseph M (Stieler & Sei-
bert), h 67 St George**

Seibert, Levi, undertkr, h 86 St
George

Seibert, Oliver, repairs, Old Mar-
ket Bldg, h 31 Theresa

Seigel, Jacob, wks Rubber Wks,
h 99 Weber e

Seigman, Louis, shmkr, h 12
Arthur Place

Seigmiller, Danl, mech, h 5 Hil-
da Place

Seigner, Deborah, milnr Mills &
Co, 25 Foundry s

Seiler, Geo, photos, h 33 Queen s
Seip, E J, wks Shirt facty, h 29
Joseph

Seip, Jacob H, h 97 Park
Selke, Anthony, wks Rubber
facty, h 177 Strange

Sengbusch, Wm, crvr, h 200-202
Mill

Seyler, Chas J, boots and shoes,
96 King e, h 29 Elgin

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

11 Queen South, Berlin
Agents for

**BOILER INSPECTION
INSURANCE COMPANY
OF CANADA**

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Seyler, Michl, finshr, h 50 Wat-
erloo

Shacefr, Ephrm, wks Sugar facty,
h 47 Irvin

Shaefer, H, h 38 Francis n

Shaefer, Henry, h 118 Shanly

Shafer, Leonard E, salsmn Smyth
Bros, h 96 St George

Shalitzky, Anthony, mech, h 19
Chestnut

Shannon, John, wine clk Walper
Hotel

Shantz, A E, h 176 David

C. A. BOEHM

District Agent
THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

**Accident, Sickness, Employers'
Liability and Guarantee Bonds**

Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance Company, Limited

ESTABLISHED 1803

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

Shantz, Aaron E, (Moyer & Shantz), h 18 Brubacher
 Shantz, Abe, wks foundry, h Cedar Grove av
 Shantz, Abram M, tinsmith G E Potter, h 15 Bingeman
 Shantz, Alvin, drvr, h 6. Brubacher
 Shantz, Alvin, h 21 Elgin
 Shantz, Alson, salsmn A Weseloh & Co, 194 Frederick
 Shantz, Amos, h 198 Queen s
 Shantz, Mrs Amos, h 29 Chapel
 Shantz, Arthur S, clk Canadian Exp Co, 176 David
 Shantz, Dilman B, pres, h 55 Margaret av
 Shantz, E B, carp, h 46 Chapel
 Shantz, Edmund, patnmkr, h 194 Frederick
 Shantz, Eli R, prntr, h 3 Clarence
 Shantz, F E, (F E Shantz & Co), h 20 Alma
 Shantz, F E, & Co, real estate, insurance and conveyancers, 38 Frederick
 Shantz, Henry, h 371 King e
 Shantz, Mrs I E, h 19 College
 Shantz, Miss Ida, h 105 Queen n

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

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

129

Shiry, John, mech, h 21 Charon
Shiry, John, plmbr G E Potter,
48 Irvin

Shoemaker, Alex, h 18 Otto
Shoemaker, Benj, h King e
Shoemaker, Mrs Cath, h 220
King e

Shoemaker, Mrs Eliz, h 15 Roy
Shoemaker, Geo F lab, h 25
Clarence

Shoemaker, Jacob, fruit dlr, h 129
David

Shoemaker, Jacob, tinsmith, h 70
Weber w

Shoemaker, John, tinsmith Wolf-
hard & Co, 70 Weber w

Shoemaker, John, shmkr, 81
King e, h 318 Mill

Shoemaker, Meno, mech, 95 Scott
Shuert, Randall, mach, h 57
Brubacher

Shuh, Mrs Martha, h 140 Water s
Shupe, Peter wks Rubber facty,
h 38 Irvin

Sider, F S, cabntmkr, h 7 Peque-
gnat av

Sider, Robt, opr Daily Telegraph,
h 18 Kaiser

Sieling, Lawrence, wks Rubber
facty, h 88 Lancaster w

Siepielusz, Gustav, lab, h 412
Breithaupt

Sievenpeifer, Abe, h 54 Waterloo

Sievenpiper, Rev Ephrm, pastor
M B C Church, h 48 Eby

Sievenpiper, F H, clk Bank of
Nova Scotia, 48 Eby

Sievenpiper, Frank, wks Furn
facty, h 53 Cedar s

Sill, Fred, clk, h 100 Blucher

Sill, Herman, wks Felt Facty, h
90 Blucher

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Springfield Fire and
Marine
Insurance Company**

INCORPORATED 1849

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

Sillifant, Bert, wks Krug's, b 68
Weber e

Silver, Harry, house furng gds,
h 137 King w

Simon, Jacob, lab, 15 John

Simon, Lorenz, tanr, 8 Camp-
bell Place

**Simpson Furniture Warerooms
and Undertaking, 71 King w**

Simpson, Thos, trav, h 84 Freder-
ick

Simpson, Wm M, h 77 Foundry n
Sims, Harvey J (Millar & Sims),
h 25 Ahrens w

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor

in connection.

7 KING STREET WEST, WALPER BLOCK.

A. G. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

130

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

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

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

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.

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

TOWN OF BERLIN

131

Snyder Bros, grocers, 62 Queen s
Snyder, Ben E, contr, h 21 Col-
lege

Snyder, Benj M, h 26 Otto
Snyder, E K, boots and shoes,
44 King e, h 160 Frederick

Snyder, F W, acct Water Works,
160 Frederick

Snyder, Fred W, acct Economical
Mutual Fire Ins, 35 King w

Snyder, Fred, tins, 33-35 King w,
h 35 King w

Snyder, I J, clk Merchants' Bank,
45 St George

Snyder, Isaac, farmer, h King e

Snyder, Mrs J B, h 34 Chapel

Snyder, John, lab, h 228 King e

Snyder, Jos M, bkpr Breithaupt
Leather Co, 62 Queen s

Snyder, Joseph M (Snyder Bros),
25 Schneider av

Snyder, Lincoln, salsmn G E
Potter, 18 Pandora

Snyder, Lucinda, h 40½ King e

Snyder, Misses, drsmkrs, 9
King e

Sobisch, Albt, h 116 Edward

Sobozak, Rev Paul, asst St Mary's
Church, 64 Young

Solomon, Fred (Miller & Solo-
mon), 22 Bramm

Solomon, Gustav, lab, 22 Bramm

Sommers. Chas, wks G T R, h
160 Weber w

Soper, Albt A, h 22 Andrew

Sour, Wm, h 42 Gordon av

Southwick, Mrs Geo, 42 Alma

Southwick, Vernon E, h 42 Alma

Sousmen, Jacob, h 51 Park

Spalding, A J, h 144 King e

Spence, Frank H, excise officer,
h 165 Victoria

Spetz, Jos, mech, h 111 Frederick

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Royal Insurance
Company, Limited**

ESTABLISHED 1845

Assets, \$71,000,000

Spiegelberger, Arthur, tanr, h 56
Union

Speigebach, I, mech, h 18 Pinke

Stabler, J, h 113 King w

Stackley, Leo, h 89 Courtland e

Stadelbauer, David, gasoline
imps, 48 Queen s, b 119 Queen s

Stadnick, Peter, mech, h 180

Ahrens w

Staebler, H L (H L Staebler &
Co), h 24 Ellen e

Staebler, H L, & Co, insurance
brokers, 11 Queen s

Stagg, Geo, mech, h 129 Cedar s



LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259

C. A. BOEHM, Local Agent. Phone 249

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

- WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

132

VERNON'S DIRECTORY

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

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Staebler, John G, slsmn, b Grand
CentralStahle & Burkholder, barbers, 11
King w

Stahle Bros, butchers, 308 King w

Stahle, Albert (Stahle Bros), h
306 King wStahl, Mrs Augusta, h 2 Stahls av
Stahle, Danl, brbr J J McCallum,
36 Abert s

Stahl, Edgar A, gro, 52 Waterloo

Stahl, Edwd, brklyr, h 31 Willow

Stahle, Fred (Stahle Bros), h 306
King wStahle, Geo H (Stahle & Burk-
holder), h 78 St George

Staley, Danl, brbr, 36 Albert s

Stanhope, Robt, pressmn, 54 Al-
bert n

Stapel, Christn, cbntmkr, 84 Krug

Stapleton, A W, piano tunr, h 9
Hilda PlaceStapleton, Percy, wks Piano fcty,
h 18 Bierwagen avStar Shoe Co, P Niergarth, mgr,
93 King wStar Theatre, Geo O Phillips,
prop, 18 Queen sStar Whitewear Mfg Co, A L
Breithaupt, mgr, 23 YoungSarnaman & Son, picture fram-
ers, rubber stamps and photo
supplies 31 King eSarnaman, George (Sarnaman
& Son), h 28 WillowSarnaman, J P (Sarnaman &
Son), h 16 WillowSarnaman, W A (Sarnaman &
Son), h 47 WellingtonStarr, Amos, wks Breithaupt's, h
198 LouisaStarr, Wm, wks Lang Bros, Fred-
erickStation Hotel, Adolph Ruf, prop,
122 Weber wStauffer, Alden, finshr, h 300
WellingtonStaufer, David, butn wkr, h 245
Mill

Stauffer, Mrs H, h 292 Wellington

Stauffer, Noah, h 210 Lancaster e

Stecho, Mrs Ernst, h 114 Albert s

Stecho, John, carvr, h 145 Church

Steck, Henry, lab, 7 Stahls av

Steckenreiter, John, lab, h 153
King eStedman, Albt, wks Shoe facty,
h 243 Louisa

Steen, Geo, drvr, h 90 Ahrens w

Steffler, Enoch G, lab, h 79 Vic-
toriaSteifke, John, glove mkr, h 51
Francis nStein, Christian, wines & liquors,
51 Queen s, h 15 Alma

Stein, Henry, masn, h 183 Louisa

Steinbach, G D, salsmn Lang
Bros, lvs Waterloo

Steinberg & Co, junk, 209 Louisa

Steinberg, John T, mason, h 88
Mill**The Mutual Life of Canada**Actual Policy results count. Examine our results
and our present unequalled financial standing
and be convinced.

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

133

Steinberg, Mrs A, h 90 Mill
 Steinberg, Max (Steinberg & Co), h 79 Louisa
 Steiner, J S, salsmn M C Cressman, 136 Shanly
 Steiner, Jeremiah, mech, h 136 Shanly
 Steinke, August, supt Berlin Felt Boot Co, h 175 Waterloo
 Steinke, Fred, mach, h 126 Agnes
 Steinke, Paul, cgrmr, h 122 St Leger
 Steinmann, Jos, trav, h 183 Benton
 Steinmetz & Son, repairs, 21 Queen s
 Steinmetz, Chas (Steinmetz & Co), h 94 Alma
 Steinmetz, Geo (Steinmetz & Son), h 55 David
 Steinmetz, Harry, wks W, G & R, h 109 Water s
 Steiss, Chas, shmkr, h 214 Waterloo
 Steiss, John, bkpr Brewery, h 113 Louisa
 Stengel, A H, cabntmkr, 144 Mill
 Stengel, Minerva, h 20 Hebel av
 Stephen, Mrs A L, h 58 Water n
 Stephens, Fred, farmr, h 166 Hoffman
 Steppler, Henry, prop Germania Hotel, 156 King e
 Steppler, Herman, gard, h 4 Wellington
 Steppler, Louis, prop Imperial Tea Co, h 61 Albert s
 Steppler, Wm, wks Rubber fcty, h 47 Braun
 Stevenson, Saml, mach, h 29 Queen n
 Stewart, G W, trav, h 134 Queen s

H. L. STAEBLER & CO.,
 INSURANCE

11 Queen South, Berlin
 Agents for

Commercial Union
Assurance Company
 LIMITED

Total Funds Exceed \$84,600,000

Stiefelmeyer, Albt, mgr B G E & T Co, b Grand Central Hotel
 Stiefelmeyer, Bert, wne clk Grand Central

Stiefelmeyer, F C, pckr Hibner's, h 153 Waterloo

Stieler, Adam (Stieler & Seibert), h 184 King e

Stieler & Seibert, merchant tailors, 84 King w

Stiener, S J, lab, h 41 Cherry

Stimeroff, Davis, lab, h 38 Charles

Stinson, Isaac, drvr Metcalfe & Co, h 25 Krug

CORE DISTRICT MUTUAL
FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

7 KING STREET WEST

Pool and Billiard Parlor
 in Connection.

WALPER BLOCK.

A. C. BENDER

REAL ESTATE

11 Queen St. S.
 Berlin, Ont.

ESTATES MANAGED.
 HOUSES RENTED.
 RENTS COLLECTED, Etc.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

134

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

Stinson, Walter C, h 15 Peque-
 gnat av
 Stockfish, Chas, btchr, h 143
 Ahrens w
 Stokes, Henry, supt Sugar Wks,
 h 185 Frederick
 Stoll, Albt, plmr, h 50 Cameron n
 Stoll, Edwd, carp, h 145 Welling-
 ton
 Stoesser, Adolph, wks Rubr fcty,
 h 26 Louisa
 Stoesser, Raymond, carp, h 91
 Shanly
 Stoner, Wilson, opr Daily Tele-
 graph, h 36 Chapel
 Stouffer, Alice, 194 Queen s
 Stouffer, J R, button mfr, h 194
 Queen s
 Stouffer, Lavina, 194 Queen s
 Stouffer, Laura, tchr, 194 Queen s
 Stouffer, Mabel, 194 Queen s
 Straub, Mabel, salsldy Ernst &
 Co, 14 John
 Straub, Martin, tmstr, h 14 John
 Straus, Wm, mech, h 71 Brei-
 thaupt
 Stricker, John, mach, h 175 Wel-
 lington

Stricker, Lela, slsldy Lang Bros,
 105 Water
 Stricker, Robt, h 116 King w
 Strickland, J R, agt G T R, h 305
 King w
 Stroh, Nelson, blksmith, h 142
 Church
 Stroh, Mrs L, h 100 Scott
 Stroh, Abrahm R, carp, h 101
 Weber e
 Strome, Abram, clk Walper Hse,
 h 97 Courtland av e
 Strome, Arthur, pntr E Hamel &
 Co, h 64 Schneider av
 Strome, Menno, pntr, 39 Roland
 Strong, W E, bagemstr G T R,
 h 279 Louisa
 Struck, Wm, mech, h 13 Fore-
 man Place
 Strub, Mrs Cath, h 52 Ellen w
 Strub, Peter, wdwkr, 95 King e,
 h 15 Cedar n
 Strub, Mrs Simon, h 278 Tuerk
 Strub, Urban, wks News-Record,
 52 Ellen w
 Stuckhardt, Henry, mach, h 165
 David
 Stuckhardt, Mrs J, h 424 Mill
 Stuckhardt, Wm, finshr, h 57
 Albert n
 Stueber, Mrs John, h 53 Brei-
 thaupt
 Stuebing & Son, grocers, 23
 Queen s
 Stuebing, Arthur (Stuebing &
 Son), 115 Queen s
 Stuebing, Edwd, h 91 Weber e
 Stuebing, Henry (Stuebing &
 Son), h 115 Queen s
 Stuebing, Mrs L, 27 Benton
 Stuebing & Smith, fancy goods,
 8 Frederick

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. LOCHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

135

Stumpf, B F, trav, h 226 Frederick
Stumpf, John F, bowling alley, h 66 College
Sturm, Henry, brbr, J J McCallum, h 15 Foreman Place
Sturm, Hermin, clk J J McCallum, 47 Ellen w
Suddaby, Mrs Jeremiah, h 84 Weber w
Sullivan, Thos, tlr, b Grand Central
Swartz, Edwd, h 94 Louisa
Swartz, Rev S H, pastor U B Ch, h 67 Alma
Swears, Louis F, organizer, h 79 St George
Swirton, Jas, salsmn Mills & Co, b Grand Central
Sylvester, Jacob, lab, h 16 Wip-per Place
Szeski, Adolf, tlr, b 29 Queen s
Szeski, Wm, tinsmith Wolfhard & Co, 29 Queen n
Szumielski, W, finshr, h 32 Bismark
Tait, J H, mgr Berlin Plate Glass Co, h 68 Joseph
Taradi, Morris, pedlr, h 105 Albert s
Targosh, Jos, mech, h 116 Breithaupt
Targosh, Lorenz, finshr, h 92 Breithaupt
Tate, Chas, finshr, 11 Bierwagen
Tate, H M, salsmn Metcalfe & Co, h 71 St George
Taylor, Elizbth, h 174 King e
Taylor, Harry, cutr, b 152 King e
Telegraph (The) Printing Co, D A Bean, mangr, 80-82 King w
Thal, John, wd turnr, 41 Braun

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

Thaler, David, tmstr, h 370 Frederick
Thaler, Jos, tmstr, h 20 Krug
Theatorium (The), G O Phillips, prop, 34 King w
Thiel, Conrad, h 126 David
Thiele, W H, mach, h 278 Breithaupt
Thiele, Wm, firmn, h 115 Charles
Thoman, Mannassa, drvr, h 226 King e
Thoman, Meno, blksm, 110 King e, h 30 Brubacher
Thomas, C A, agent, 107 Benton

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,580,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. G. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

LEMBKE & KRELLER,  **Cigars, Tobacco, Etc.**

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, \$10,000,000
Reserve, \$6,000,000
Total Assets, \$150,000,400

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Thomas, J H, h 107 Benton
Thomas, W, wks News-Record,
51 Water n

Thompson, Danl, lab, 17 Spring
Thompson, John, tanr, 35 Spring
Thompson, R W, lab, h 18 Spring
Thompson, Saml, mach, h 23 St
George

Thoms, Miss Doretha, 93 Cedar s
Thoms, Wm, shmkr, 129 King e
Thomson, H, formn, b Grand
Central

Thornton, Chas, finshr, h 192
Ahrens w

**Thornton & Douglas, Ltd, men's
outfitters, H A Wettlaufer, mgr,
5 King e**

Thorpe, Mrs Mary, h 29 Queen n
Thurston, Ernst, mech, 26 Ar-
thur Place

Tierney, —, h 103 Benton

Timm, Alton, plmbr Wolfhard &
Co

Timm, Christn, pntr, h 124 Lan-
caster w

Timm, Fred, mach, h 181 Tuerk

Timm, Mrs Lewis, h 153 Queen n

Tobias, Augst, mach, h 109 Col-
lege

Tobias, Lily, clk, 109 College

Tollon, Harry, shirt mfr, 87 King
w, h 20 Mansion

Totzke, Alfd, cabntmkr, h 124
Water s

Totzke, Alma, wks W, G & R, 83
Church

Totzke, Aug, mach, 107 Water n

Totzke, Carl, cbntmkr, 83 Church

Towe, John H, clk Bank of Tor-
onto, Waterloo

Tracy, Louisa, salsldy China Hall,
79 King w

Tremain, Frank, marble cutr, h
28 Gordon av

Trenkman, Reinhardt, tinsmith, h
151 Albert s

Treusch, Adam, mach, h 62 Al-
bert s

Treusch, Edwd, mech, h 116 Col-
lege

Treusch, Hulda, salsldy Mills &
Co, 29 Foundry

Treusch, John, wks Krug's, h 29
Foundry

Treusch, Jno, finshr, h 150 Wel-
lington

Trojen, Carl, flr, h 14 Bismark

Trump, August, mldr, h 5 Oak

Trupp, Geo, mason, h 32 Willow

Trushinski, Andw, tinsmith, h 157
Tuerk

Trussler, C, gro, h 43 Joseph

Trussler, Mrs Thos, h 51 Scott

Tschirhart, Leo, miller, h 66 Mill

Tuchlinsky, Adolph, cabinetmkr,
h 67 John

Tuchlinsky, Gustav, chairmkr, h
114 Church

Tuerk, Adolph, mfr, h 42 Mill

Tuerk, Mrs Mary, h 102 Queen s

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager,

51 King St. West, Berlin

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

137

Turel, Menno, mach, h 40 Caroline

Turner, Mrs E, r81 King e

Twaiats, Geo, bartndr Bowman Hs

Twin City Oil Co, V O Phillips, mgr, Queen s

Tyler, Chas, cartkr, h 99 Charles

Tylinski, F A, mer tlr, 61 Queen s, h 90 Courtland av e

Tyson, Chas, carvr, 26 Foundry n

Uebele, Wm, mason, h 53 Zoeller

Ueberschlag, John, tanr, h 90 Water s

Uhrig, Wm, Light Comn, 60 Mill

Ullrich, Jacob D, mach, h 172 Ahrens w

Ulrop, P N, h 122 Lancaster e

Underwood, Ira, h 102 King e

Underwood, J T, caretkr, h 65 Glasgow

Unger, Emanuel, agt, 135 Ahrens w

Union Life Ins Co, Wm Voland, local mgr, 51 King w

Upperman, Wm, shmkr, h 90 Church

Urstadt, Fred, wks Shirt facty, h 2 Hilda Place

Uttley, Abraham S (Berlin Dye Wks), 48 Mansion

Uttley, Jas T, clk Canadian Exp Co, 55 King w

Uttley, Peter, eng, h 181 Joseph

Uttley, Wm V, mgr News-Record, h 20 Ellen e

Vetter, Chas, clk G T R freight office, 121 Frederick

Vetter, Frank M, pntr, h 36 Ellen e

Victoria Candy Store, Saml Bergey, mgr, 18 King e

Victoria Hall, 68 King w

Voegel, Herman, mach, 38 Shanly

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Voegel, Alfd, wks News-Record,
Glasgow

Voegel, Alex, trav, h 50 Cedar n

Voegtle, Oliver, bkr, h 22 Elgin

Voelker, A A, sec Merchants'
Rubber Co, h 41 Ahrens w

Voelker, John, trav, h 302 Wel-
lington

Vogel, Albt, wks Rubber facty,
h 154 Ahrens w

Vogel, Christn, patnmkr, h 20
Grove

Vogt, Ignatz, contr, h 134 Court-
land av e

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

C. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 209

Lembke & Kreller,

CIGARS, TOBACCO, ETC.

**7 KING ST. WEST,
WALPER BLOCK.**

Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000. Reserve, \$6,000,000. Total Assets, \$150,000,000
Transacts a General Banking Business. Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

138

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Sterling Accident
and Guarantee
Company**

**Surplus to Policyholders,
\$293,889.95**

Vogt, H A, h 59 Cedar s
Vogt, John E, bkpr Berlin Suspend-
er Co, h 97 Edward
Vogt, Wm, cabntmkr, h 120 Wel-
lington
Voland, Wm, local mgr Union
Life, 51 Duke
Voleinik, John, lab, h 87 Charles
Volker, Lorne, brbr G M DeBus,
77 Joseph
Voll, Geo, bartndr Clarendon
Hotel, h Sterling av
Voll, Jos, wks Rubber facty, h
19 Ellen e
Voll, Peter, lab, h 96 Shanly
VonBuscurch, Carl, mech, h 53
David
VonNeubron, Alex, h 105 Fred-
erick
VonNeubronn, Frank, trav, h 80
Scott
VonNeubron, Mrs E, h 26 Young
VonNeubronn, Olive, drsmkr
Smyth Bros, 26 Young
VonNeubronn, T, salsldy, Smyth
Bros, 26 Yonge
VonRekofski, Albt, lab, h 126
Albert s

VonRekofski, Theo, carp, 126
Albert s
Wachsmuth, Alvin, clk Light
Comm, b 68 Weber e
Wachsmuth, Otto, slsmn, h 73
Water s
Wacher, Michl, wks Felt facty,
h 17 Caroline
Waechler, Geo, lab, h 125 Park
Waechtel, Louis, fish dlr, h 227
Wellington
Waelschi, Rev F E, pastor Carm-
el Ch, h 380 King w
Wagatha, Frank, h 59 Park
Wagner, Arthur, clk J Fennell &
Son, h 153 Weber e
Wagner, Mrs G, h 99 King e
Wagner, Henry, bkr, 283 Louisa
Wagner, Henry, farmer, h 433
King e
Wagner, J E, bkpr, 95 Brubacher
Wagner, Jos, tanr, h 17 Oak
Wagner, Rev L H, h 41 Margaret
Wagner, Mamie, steno C H
Doerr & Co, 283 Louisa
Wagner, Michl, lab, h 66 Elgin
Wagner, Noah, butn wkr, h 28
Maynard av
Wagner, Simon, wks Tanry, h
24 Michael av
Wagner, Wm R, wks W, G & R,
h 44 Alma
Wagner, Wm S, wdwkr, h 101
Wellington
Wahl, Adam, mason, h 15 Court-
land av w
Wahl, Geo, cigar mkr, h 23 Glas-
gow
Wahl, Mrs Hrmn, h 48 Breithaupt
Walder, Miss M, cshr Lang Bros,
40 Queen s
Waldron, Lillian, steno C Knech-
tel, 27 Scott

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF BERLIN

139

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

United States Fidelity and Guaranty Co.

(WE WILL BOND YOU)

Established 1896

Cash Capital, \$1,700,000

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



HARTFORD FIRE INSURANCE COMPANY

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

A. C. Bender, REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

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

THE CANADIAN BANK OF COMMERCE

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

140

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

Warren Bituminous Co, Ltd, J G
Clarke, supt, 40½ King e
Warzecha, John, tanr, h 7 Henry
Washburn, Clark, trav, h 59 Krug
Watson, A H, supt Canada Furn
Co, h 86 Weber e
Watson, Wm, wks C A Ahrens.
h 164 Wilmot
Waugh, Miss A, h 126 Court-
land av e
Weaver, Edwd, h 42 Willow
Weaver, Ella, h 84 Church
Weaver, Frank, prof music, 40½
King e, h 9 Krug
Weaver, Mrs I C, h 146 King w
Weaver, Irene, salsldy Mills &
Co, 146 King w
Weaver, J B, bkpr Economical
Mut Fire Ins, h 17 Ahrens e
Weaver, Rachl, h 54 Church
Weaver, Sim, milk dlr, h 393 Mill
Weaver Stationery Co, F I Wea-
ver, mgr, 10 King e
Weber, A D, wks Rubber facty,
h 149 Young
Weber, Albt, mason, b American
House
Weber, Carl, pntr E Hamel & Co,
132 Mill

Weber, Chas, h 94 Weber e
Weber, Chas C, pntr, h 36 Home-
wood av
Weber, Chas J, h 27 Shoemaker
Weber, Mrs Conrad, h 69 Albert s
Weber, D E, wks Shoe facty, h
102 Peter
Weber, E O, mgr Waterloo Furn
Co, h 15 Cameron n
Weber, Edna, salsldy Chicopee
Woollen Mills Store, 70 Peter
Weber, Geo T, pntr, h 71 Bru-
bacher
Weber, Henry, wks W, G & R, h
42 Cedar s
Weber, I S K, Co, Ltd, real es-
tate, insurance and general bro-
kers, 59 King w
Weber, J P, bkpr P K Weber, 175
Queen n
Weber, Julia, drsmkr, 9 King e
Weber, L A (I S K Weber & Co,
Ltd), h 14 Bingeman
Weber, L S, farmer, h 25 Otto
Weber, Louis, drvr P K Weber,
175 Queen n
Weber, Louis, farmer, h Lancas-
ter w
Weber, Martin, wks Brubacher's,
h 67 Brubacher
Weber, Mrs Mary, 48 Cameron n
Weber, P K, coal and wood, gen-
eral teaming, phone 481, 326
Victoria, h 175 Queen n
Weber, R (R Weber & Co),, h 82
St George
Weber, R W, & Co, bakers and
grocers, phone 159, 61 King e
Weber, Richd, mach, h 12 Hilda
Place
Weber, Sarah, h 107 Church
Weber, Theo, btchr, h 75 Bru-
bacher

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

141

Weber, Susie, h 40½ King
Weber, V F, tmstr, h 106 Young
Weber, Wm, shmkr, h 132 Mill
Weber, Wm K (H Wolhard & Co), h 127 Young
Wedd, G M, mangr Canadian Bank of Commerce, h 26 College
Weick, Wm, drvr Can Exp Co, h 416 King w
Weidenhammer, O, clk Bank of Hamilton, Waterloo
Weidenheimer, Peter, carp, h 184 Breithaupt
Weigan, Jacob, jr, Indrymn, h 54 Benton
Weigan, Wm, finshr, h 134 Queen n
Weiler, Anthony V, carp, h 10 Spetz
Weiler, John, tmstr, h 33 Lancaster w
Weiler, John, eng, h 113 Wilhelm
Weinstein, Jos, gard, h 10 Grove
Weir, Jas D, tchr, h 67 Bingeman
Weis, Edgar, clk J Fennell & Son, 51 Francis e
Weis, Edwd, clk, 51 Francis s
Wellein, John, cbntmkr, h 208 Breithaupt
Welker, Jacob, wks Int Hard Co, h 58 Elgin
Welker, Washington, lab, h 2 David
Wellhauser, Jacob, lab, h 43 Peter
Wellheiser, L, slsldy Lang Bros, 115 College
Wellheiser, L, gro, 45-7 Waterloo
Wellheiser, S, h 150 King e
Wellheuser, Nicholas, wks Robe Co, h 115 College

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Welsh, Mrs Louisa, h 173 Victoria
Welz, Edwin F, ctr, 36 Krug
Welz, Fred W, wagon pntr, h 36 Krug
Welz, Geo B, baskt mkr, 36 Krug
Wendling, Albt J, mldr, h 9 Theresa
Wendling, Frank, wks Rubber Factory, h 29 Cherry
Wendling, John, cbntmkr, h 161 Weber w
Wendling, John R, wks Kaufman's, h 15 Hebel av

Waterloo Mutual FIRE

Insurance Company

Established 1863.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
 INSURANCE
 11 Queen South, Berlin
 Agents for
PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.
 Established 1854
 Total Assets, \$9,900,000
 Total Losses Paid, 65,696,377

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

Wey, Limus, tmstr, h 185 Mill
 White, Imbe, George, b Bruns-
 wick Hotel
 White, Adam, mech, h 110
 Strange
 White, August, polishr, h 139
 Hall Place
 White, F C, h 263 Mill
 White, Frank, wks W, G & R, h
 258 Tuerk
 White, Frank, tanr, h 89 Strange
 White, H J, wks C P R, h 74
 Weber e
 White, John, lab, h 121 Strange
 White, Jos, wks Felt Fctry, h 98
 Strange
 White, Leo, cbntmkr, h 170 Wil-
 mot
 White, Leo F, finshr, h 6 Ther-
 esa
 White, Sarah, bkpr Ernst & Co,
 74 Weber e
 White, Thos A, ins, h 11 Chapel
 Whiteman, David, lab, h 11
 Henry
 Whiteman, R W, M D, h 65 Duke
 Whiting, E, steno, 125 Frederick
 Whiting, F L, bkpr, 125 Freder-
 ick
 Whiting, J F, trav, h 65 Weber e
 Whiting, Mrs M A, h 125 Fred-
 erick
 Whitmer, Aaron, mgr Canada
 Furn Co, 171 King e
 Whittig, Alvin, wks Button fcty,
 h 122 Ahrens w
 Wichels, Julius, pat med, 4 King
 w, h 25 Chapel
 Wicklum, Melvin, coll Bell Tel
 Co, 16 Arthur Place
 Wieck, Wm, drvr Canadian Exp,
 h 117 David

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF BERLIN

143

Wiederhold, J H, bkpr, h 48
Francis n
Wiegand & Co, shirt mfrs, 22
Queen n

Wiegand, Jacob, h 173 Benton
Wiegand, John, tchr, h 163 Lancaster e

Wiegand, John E, (Wiegand & Co), h 38 Brubacher

Wiegand, Levi, foremn Furn fcty, h 11 Scott

Wiegand, Morley E, mgr Wiegand & Co, h 191 Queen s

Wiegand, Chas, cbntmkr, h 171 Joseph

Wieland, Mrs Margt, h 70 Shanly
Wier, J J A, (Scellen & Wier), h 14 Weber w

Wiest, Jos, lather, h 38 Weber

Wiffler, Mrs L, h 76 King

Wildfang, Isaac, h 131 King e

Wildfang, M, merchant tailor & men's furnishings, 3 King e, h 154 Frederick

Wildfong, Mrs A, h 40 Heiman

Wildfong, Alex, coachman, h 30 Richmond Av

Wildfong, Amos M, mach, h 21 Wildfong Place

Wildfong, Herman C, eng, h 35 Scott

Wildfong, Isaiah, prntr Daily Telegraph, 54 Albert

Wilhelm, J F, finshr, 254 King w

Wilken, Henry, mason, h 17 York

Wilkinson, W R, dentist, 9 Queen s, h 13 Krug

Willetts, Alvin, flr, h 18 Martin

Williams, Albert, h 27 Pequegnat

Williams, Green & Rome, shirts, etc, S J Williams, pres, 129 Queen s

Williams, Mrs S, 49 Cedar n

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION
INSURANCE COMPANY
OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Williams, S J, pres Williams,
Green & Rome, h 10 Ahrens e
Williams, W J, mgr Berlin,
Gauntlet & Glove Co, h 10 Otto
Willis, James, brklyr, Lane, off
Benton

Wilowski, Jos, shoemkr, h 268
Breithaupt

Wing, J G, (F E Shantz & Co),
146 Frederick

Wing, J K, gro, 80-82 Cedar n

Wing, W E, bkpr Kaufman Rubber Co, Waterloo

C. A. BOEHM
District Agent
THE

Employers' Liability
Assurance Corporation, Limited

Capital, \$5,000,000.00.

Accident, Sickness, Employers' Liability and Guarantee Bonds

Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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



The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance Company, Limited

ESTABLISHED 1803

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

Wing, Sam, Indry, 103 King w
Winn, E H, clk J H Schmidt, 107
Church
Winter, Fred, photo, 88 Cedar s
Winter, John S, lab, h 88 Cedar s
Winter, W H, h 130 Courtland e
Winter, Wolfgang, shoemkr, h 42
Homewood av
Winters, Mrs R, h 24 Alma
Winters, Thompson, plmbr, 103
King e, h 105 same
Winterhalt, Henry, h 114 King w
Winterhalt, Joseph, cgr mfr, 44
King w, h 118 Yonge
Winterhalt, Jos R, cgr mkr, h
128 Weber e
Winterhalt, Teresa, bkpr, 114
King w
Winterhalt, Jos R, cgrmkr, h 128
Weber e
Winterhalt, Wm, bkpr, 114
King w
Wintermeyer, Jacob, wks Kauf-
man's, h 86 College
Wintermeyer, John, glue mfr, h
60 College
Wipper, H, confr, 74 King w
Wirz, Isaac, h 473 King w

Wisdom, Jabez, slsmn, h 16
Courtland av w
Wismer, Benj, finshr, h 212
Ahrens w
Wismer, Mrs Danl, h 21 Krug
Witmer, Aaron, mgr Can Furn
Co, h 50 Brubacher
Witt, Noah, carp, b American
House
Witt, Wm, prop American Hotel,
2 King e
Witte, Fred, mason, h 256 Mill
Witter, Clayton, brbr, 69 Freder-
ick, h 200 Glasgow
Witter, Wm, drvr, h 200 Glas-
gow
Wittig, Jos, wdervr, h 48 Albert n
Wittkowski, Victor, tanr, h 27
Bismark
Wittnebel, John M, genl delivery,
h 80 Ahrens w
Wittschonke, Fred, tanr, h 205
Ahrens w
Witzel, Henry, mldr, h 155 David
Witzel, Henry K, (Onward Mfg
Co), h 30 Water s
Witzel, John, wks Trunk facty,
h 9 Joseph
Witzel, Simon, tlr, 90 Frederick
Witzel, T A, (Onward Mfg Co)
h 53 Roy
Witzel, W R, lettr car, h 80 Mill
Witzel, Wm A, wks Onward Mfg
Co, h 35 Joseph
Woelfle, Erwin O, cbntmkr, h 172
Victoria
Woelfle, Jas, mach, h 26 Home-
wood av
Woelfle, Leandra, mech, h 49
Cedar n
Woelfle, Saml, h 69 Ahrens w
Woelfle, W E, sls mgr Kaufman
Rubber Co, h 132 Yonge

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

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

145

Woeller, Christian, lab, h 15 Mansion
 Woeller, Wm, lab, h 164 Lancaster e
 Weida, Mrs A, h 103 Charles
 Wolfenberg, Carl, carp, h 229 Waterloo
 Wolfenberg, J E, wks Felt factory, h 51 Mill
 Wolfenberg, John, h 141 Courtland av e
 Wolff, Angus, firmn, h 64 Joseph
Wolfhard & Co, hardware, heating, plumbing and tinsmithing, 13 King w
Wolfhard, Henry, (H Wolfhard & Co), h 49 Albert n
 Wolfhardt, Fred, blksmth, h 100 Elgin
 Wolfe, Mrs Jacob J, h 49 Church
 Wood, Henry, button wkr, b 261 Frederick
 Wood, Robt, mangr W, G & R, h 248 Frederick
 Woodall, Wm, shoemkr, h 35 Roland
 Woods, Mrs J, h 87 Cedar s
 Woolner, J H, bkpr, h 38 Agnes
 Woolner, Mrs S, h 115 Church
 Worchowsky, Morris lab, h 16 Mount Hope
 Wray, John, wks Kaufman's, h 31 Eby
 Wright, Francis, h 73 Cedar n
 Wright, H G, acct Merchants Bk, 41 David
 Wright, Richd, supt Western Shoe Co, h 74 Joseph
 Wright, Thos, h 233 Lancaster e
 Wuest, Jacob, h 181 Courtland e
 Wunder Furn Co, Ltd, Michael
 Wunder, mgr, 280 Victoria
 Wunder, Jacob, contr, h 20 Peter

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Springfield Fire and Marine Insurance Company

INCORPORATED 1849

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

Wunder, Michl, mgr Wunder Furn Co, h 147 Queen n
 Wunnenberg, Fred, finshr, h 190 Wilmot
 Wurm, Conrad, carp, h 44 Elgin
 Wurm, Mrs Emma, h 31 Foundry s
 Wurm, Julius, mach, h 97 St George
 Wurster, H W, clk Merchants' Bank, 46 King w
 Wye, Geo, tmstr, h 145 Weber e
 Wye, Simon, wks Shoe factory, h 10 Albert n

Head Office—WATERLOO



C. A. BOEHM,
 Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

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

Pool and Billiard Parlor
 in connection.

A. G. BENDER,

RELIABLE REAL ESTATE DEALER.
 Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
 Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Yanke, Hermn, junk dlr, h 21
Brubacher

Yost, Etta L, photo Green & Co,
31 Maynard

Yost, Mrs Mary A, h 105 Water s
Young, Andw, drvr, h 83 Court-
land av e

Young, Bert, mldr, h 96 Peter

Young, E W, acct, h 11 Irvin

Young, Jas, mason, h 116 Mill

Young Women's Christian Asso-
ciation, Miss Frances Peppiapp,
sec, 72-4 Queen s

Zapfe, Miss Jennie, 45 Francis n
Zarnke, F M, action finshr, h 339
King w

Zarnke, Fred, carp, h 126 Louisa
Zarnke, Karl, wks Piano facty,
339 King w

Zeigler, Georgie, salsldy Lang
Bros, 37 Joseph

Zeigler, Wm, h 138 Ahrens w

Zeller, Louis, mach, h 91 Bru-
bacher

Zeller, Noah, bandmstr, h 299
King w

Zeller, Philip, clk, h 80 Water s

Zeller, Selma, cashr, 80 Water n

Zeller, Walter, bkpr, 80 Water s

Zettel, Edwd, prntr, Rittenger &
Motz

Zettel, Geo E, formn Rubber fcty,
h 93 Lancaster e

Zettel, Jos, lab, h 7 Hermie Place

Zibell, Ferd, lab, h 186 King w

Ziegler & Co, pntrs, 15 Foundry n

Ziegler, B H, wagonmkr, r15
Queen s, h 159 Victoria

Ziegler, Mrs Enoch, h 30 Irvin

Ziegler, Geo, agt L Kuntz, h 60
Weber e

Ziegler, Geo C, eng, h 361 Vic-
toria

Ziegler, Geo P, clk, h 183 Queen s

Ziegler, Geo S, (Ziegler & Co),
h 50 Scott

Ziegler, Gordon L, tellr Bank of
Nova Scotia, 60 Weber e

Ziegler, J A, blksmith, h 111 Wat-
erloo

Ziegler, John, agent, 59 DeKay

Ziegler, Walter A, shoes, 39 King
w, h 4 Samuel

Ziehm, Fred, wtchmn, h 235 Wel-
lington

Zilliax, Henry, clk E O Ritz & Co,
103 College

Zimmer, O H, salsmn Ernst & Co,
Cameron

Zimmerman, Miss D, steno and
bkpr Mutual Life of Canada,
Waterloo

Zimmerman, Hermn, bkr, h 229
Wellington

Zimmerman, Mrs S, 55 Cedar n

**Zinger, Rev A L, C R, pres St
Jerome's College, Duke, cor
College**

Zinger, W N, wine clk, h 15
Whitney Lane

The Mutual Life of Canada

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

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

OFFICE PHONE 511

HOUSE PHONE 323

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF BERLIN

147

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

GORE DISTRICT MUTUAL FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed \$85,805,000
Canadian Investments, 8,820,742

Zinkann, John, cgrmr, h 201
Lancaster e
Zinkann, John H, h 329 King w
Zinn, John, tanr, h 119 Victoria
Zoellner, H T, remedies, 40½
King e, h 134 Lancaster
Zoellner, Theo, mus tchr, 134
Lancaster
Zoller, John, shipr, 31 Cameron n
Zuber, Andw, wks Brewy, h 8
Michael av
Zuber, Bernhardt, h 24 Krug
Zuber, Charles, mgr Grand Cen-
tral Hotel, h 65 Samuel
Zuber, Joseph, prop Grand Cen-
tral Hotel, h 96 Queen n

ESTABLISHED 1890

HENRY VERNON & SON

DIRECTORY PUBLISHERS

WRITE FOR TERMS FOR ADVERTISING IN
OUR 14 PUBLICATIONS

HEAD OFFICE—127 JACKSON ST. WEST, HAMILTON, ONT.

WESTERN OFFICE—COOTE BUILDING, - LONDON, ONT.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

A. C. BENDER

REAL
ESTATE

11 Queen St. S.
Berlin, Ont.

ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

PIANO? THAT MEANS GO TO WANTEDS

THE CANADIAN BANK OF COMMERCE

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

Paid-up Capital, \$10,000,000
Reserve, \$6,000,000
Total Assets, \$150,000,000
Interest Allowed on Deposits.
J. MOORMAN, Manager Waterloo Branch.

148

VERNON'S DIRECTORY

TOWN OF BERLIN MISCELLANEOUS DIRECTORY

HENRY VERNON & SON, PUBLISHERS

TOWN OFFICIALS

Chas C Hahn, Mayor
A H Millar, clerk
Edwin Huber, treasurer
M Reidel, Geo J Buchaupt,
Assessors

Wm Davis, Engineer
Martin Huehnergard, Assess-
ment Commissioner, Collector,
Sanitary Inspector

George O'Neil, Chief of Police
and Truant Officer

J E Cook, Chief of Fire Dept
M Mikel, Market Clerk
P K Weaver, Road Master
Millar & Sims, Solicitors

Water Commissioners: J C
Breithaupt, chairman; Philip
Gies, The Mayor, Casper Braun,
H J Bowman, H Hymmen, supt

The Berlin Light Commission,
36 Gaukel st—Albt Breithaupt,
chairman; Geo H Clarke, sec; E
J Philip, supt; The Mayor, Aug-

ust Lang, J J Walters, Geo Lip-
pert, commissioners

Berlin and Waterloo St Rail-
way Dept, V S McIntyre, sec-
treas, 54 King w

BERLIN PUBLIC LIBRARY

Queen, cor Weber; H W Brown,
chairman; Miss B M Dunham,
B A, librarian; E Detwiler, I
Bitzer, assts

BOARD OF TRADE

E Smyth, pres; Solon Lutz

BERLIN COLLEGIATE AND TECHNICAL INSTITUTE

A L Breithaupt, chairman;
Carl Kranz, sec-treas

PUBLIC SCHOOL BOARD

Arthur Pequegnat, chairman;
Edmond Pequegnat, sec

THE MUTUAL LIFE OF CANADA

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

The success of this company attests its
merit. Obtain an honest statement of
the facts from the undersigned.
51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BERLIN

149

PUBLIC INSTITUTIONS

The Berlin-Waterloo Hospital,
King w
Berlin Orphanage, King w
House of Industry, Frederick
Red Cross Aid Association, B
C Schulte, sec-treas

DOMINION GOVERNMENT OFFICIALS

Post Office

Chas F Niehaus, postmaster ;
E H Linder, H U Clemens, A M
Heist, Miss Agnes Ward, Miss E
L Laschinger, Miss Agnes Leder-
man, Miss L M Knapp, clerks ;
Miss Agnes E Ward, stamp ven-
dor ; W H Halliwell, A G Kauf-
man, I S Underwood, W R Wit-
zel, A L Fraser, N W Schmidt, D
C Hamacher, E B Doerr, letter
carriers ; Jacob E Clemens, care-
taker

Customs

Martin Schiedel, Collector
Elton Break, preventive office
John Dunn, preventive officer
A O Bowman, preventive officer
E R Musselman, clerk

Inland Revenue

F H Spence, excise officer

EDUCATIONAL

Berlin Collegiate and Technical
Institute

D Forsyth, B A, mathematical
master ; E Pugsley, B A, science

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

Royal Insurance Company, Limited

ESTABLISHED 1845

Assets, \$71,000,000

master: G R Dolan, B A, classi-
cal master; L Norman, B A, com-
mercial master; H G Martyn, B
A, English master; W H Wil-
liams, M A, modern language
master; D W Rouston, manual
training instructor; Miss K A
Fisher, Household science instr;
H W Brown, writing and draw-
ing master and asst mathemati-
cal master

Public Schools

Richd Reid, prin (pro tem)



LEADING FIRE INSURANCE COMPANY
IN AMERICA.

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

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$8,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

150

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Imperial Guarantee and Accident Insurance Company of Canada

Surplus to Policyholders, \$213,447.72

Separate Schools

St Mary's, conducted by the
 Sisters of Notre Dame

Training School for Teachers,
 conducted by the Sisters of Notre
 Dame, Yonge st

Berlin Business College

69 Frederick. W D Euler, prin

St Jerome's College

Rev A L Zinger, Ph L, pres

CHURCHES

Hours of service 11 a m and 7 p m

Anglican

The Church of St John the
 Evangelist, Rev J W J Andrew,
 rector, Water, cor Short

Methodist

Trinity Meth Church, Freder-
 ick, Rev H W Crews, pastor

Roman Catholic

St Mary's of VII Dolers, Yonge,
 cor Duke sts; Rev Wm Kloep-
 fer, C R, Rector; A J Fischer,
 Paul Sobozak, assistants.
 Hours of service: Sunday, 7,
 8:30, 10 and 10:30 a m; Ves-
 pers 7 p m; Week days 8 a m;
 Holy Days 6 a m

Other Denominations

St Peter's Evangelical Luther-
 an, Queen n, Rev E F Oberlander

St Mathew's Lutheran, Queen
 st n, Rev E H Hoffman

St Paul's Lutheran, Queen st s,
 Rev W C Boese

St Andrew's Presbyterian,
 Queen st n, Rev W A Bradley,
 pastor

Zion Evangelical, Weber w,
 Rev Geo B Damm, pastor

German Baptist, Benton, Rev
 A T Mihm

King St Baptist, cor of King
 and Water sts, Rev Joseph Janes,
 pastor

Old Mennonites, King st east
 First Church of Christ Scien-
 tist, Water n

Carmel Church, King w, Rev
 F E Waelchli, pastor

New Jerusalem Church, Water
 n, Rev D E Daniels, pastor

Mennonite Brethren, Rev S
 Cressman, pastor, Chapel st

New Mennonites, Lancaster st,
 Rev S Goudy

United Breth, Liberal, Alma st,
 Rev S E Swartz

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE. BERLIN. ONT.

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

TOWN OF BERLIN

151

Grace Congregational, Rev M
H Sanderson, pastor, Church st
Gospel Hall, 18 Queen n
Christadelphian, 9 Queen s
Salvation Army, Foundry s

FRATERNAL AND BENEVO- LENT SOCIETIES

Grand River Lodge, No 151, A
F and A M

Berlin Chapter, No 117, R A M

Berlin Lodge, No 154, AOUW

Welcome Lodge, No 334, A O
U W

Liberty Lodge, No 323, I O O F

Victoria Lodge, No 44, K P

Samaritan Encampment, No 49,
I O O F

Court Berlin, No 72, C O F

Loyal Unity Lodge, No 196, C
O O F

Court Union, No 233, C O F

Court Berlin, No 154, I O F

Court Mayflower, No 7774, AOF

Berlin Council, No 57, C O C F

Berlin Tent, No 21, K O T M

Star Tent, No 61, K O T M

Berlin Camp, No 72, W O T W

Berlin Circle, No 278, C H C

C M B A, No 12

Berlin Council, No 862, R A

Berlin Council, No 332, R T
of T

St Mary's Young Men's Liter-
ary Society, every Thursday eve-
ning, in hall of Separate School

St Joseph's Benevolent Society,
meets in Separate School Hall

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

Young Women's Christian As-
sociation, Queen s

COUNTY OFFICIALS

Henry Gmelin, Ayr, warden;
Herbt J Bowman, clerk and treas;
D Chisholm, judge; John Motz,
sheriff; E J Beaumont, local mas-
ter, county court clerk; J M
Scully, clerk of surrogate court;
John D Moore, registrar; W D
Bowlby, clerk of the peace and
crown attorney; J J A Weir, local
master; Chas Huber, high con-
stable; Jonathan Cook, gaoler

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

Fire, Marine, Automobile,
Tourist, Etc.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER,



Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. C. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

152

VERNON'S DIRECTORY

TOWN OF WATERLOO STREET DIRECTORY

HENRY VERNON & SON, PUBLISHERS

ALBERT ST, n side, from Erb to Limits

Mutual Life
 George Klie
 J Weseloh, feed
 J K Shinn, undrtkr

+Duke st ends

Market Hotel
 +Water st commncs
 Public Library
 H M Snider
 C L Noecker, M D
 M Bauman

+Cedar st crosses

C W Schiedel
 Mrs C Kaatz
 C Koeller

+Snider st commncs
 +Young and Spring
 cross

George George
 P Klauchet

Mrs John Letter
 John Kreutzwieser
 C H Roos
 Mrs E Gies
 Mrs Geo Pfaff

+Church st ends

A Heinrich
 Wm Brunner
 Samuel Stahl

+Ezra av ends

Adam Kress
 Mrs F N Hawke

+Bricker av commncs

John Oetzel
 John Hamel
 Mrs Kate Trask
 E M Devitt
 M S Weber
 Martin Frey
 Henry Grosz
 John Metz

ALBERT ST, s side

Town Hall
 Fire Hall
 John Simpson
 W L Hilliard, M D
 P H Roos
 Jacob Walter
 Lehman Shirk
 Hugo Krause
 Mrs Aaron Kraft
 Wm Snider

+Cedar st crosses

Mrs Geo Strasser
 Fred Snider
 John Laing
 Mrs C Zimmerman

+Young st crosses

Frank Good
 Peter Weinstein
 Wm H Thomas

+Spring st crosses

Mrs Wm Soehner

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
 Clear Surplus above Reserve and all
 other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. LOCHHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

153

Geo W Vale
Irvin Theil
Ed Stebbins
Mrs Chas Engel
Baltzer Pfaff
Henry Kalbfleisch
Mrs Geo Rudy
Adolph Rockel
Edwd Wolfele
Allen Shantz
E H Good
+Jefferson st crosses
Peter Berduoc

ALLEN ST n, e side, from King to Moore ave

+Mary st crosses
Church of England
C B Clement
M S Hallman
Cayton Wells
+Herbert st crosses
Edward Dehler
Roman Catholic Ch
Rev Theo Spaetz
Separate School

+Willow st crosses
Waterloo Furn Co
Frank Waltz
Alex Ruchty
P A Schiedel
Edward Berringer
Rudolph Guenther

ALLEN ST n, w side

W G Weichel
Vacant
Levi Bricker

Mrs Theo Bellinger
Walter Meads
Solomon Weber
Wm Pfeffer
Adam Klippert
Geo A Bruce
Graham Hamacher
Geo Bolduc

+Herbert st crosses
John Raferty
J S Bechtel
Sidney Shelley
Albert Bolduc

+Willow st crosses

Louis Winkler
Mrs John Dietrich
Louis Dietrich
Jacob Uffelman

ALLEN ST south, from King to limits

+Park st crosses
Mrs E M Martin
Wilson Bechtel
Mrs J Bechtel
Val Guttzell
B E Bechtel
Justus Hoffman, w s
Geo Guenzler, w s

BELLEVUE AVE, n s, from Erb n to Devitt

Louis Helm
Joseph Ludwig
Menno Devitt
Gregor Dorch, w s

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

LONDON AND LANCASHIRE

Guarantee and Accident
INSURANCE
COMPANY

BOWMAN ST, from Union

Wm Manski
Wm Peltz
G Schrieber

BRICKER AVE, from Albert

Co-Operative Broom
Co
George Oetzel
Tilman Liebler
Henry Gerhard

Gore District Mutual FIRE Insurance Company

Established 1839
Net Cash Surplus, \$333,772

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

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

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WALPER BLOCK.

Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon:

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

154

VERNON'S DIRECTORY

THE MOLSONS BANK

(Incorporated by Act of Parliament, 1855)

HEAD OFFICE, MONTREAL

Capital (all paid up), - - - \$3,500,000

Reserve Fund, - - - 3,850,000

WATERLOO BRANCH, KING COR. DUKE STS.

JACOB HESPELER, Manager.

LANCASTER MILLS

SHIRK & SNIDER

MILLERS AND COOPERS

SPECIAL BRANDS—Buda, Daily Bread

Pastry Flour, Wheat Germ Meal, etc.

FLOUR AND FEED

Cash Paid for all Kinds of Grain

BRIDGEPORT & BADEN, ONT. Phone 76



JAMES C. HAIGHT

BARRISTER, SOLICITOR,

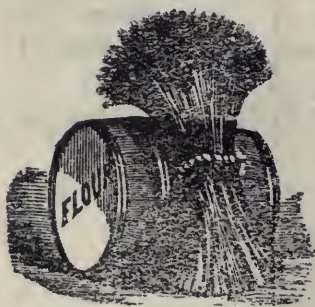
NOTARY PUBLIC, ETC.

LETTER'S BLOCK

King Street

**Telephone
214**

Waterloo, Ont.



UNION MILLS

WM. SNIDER

MILLER AND GRAIN MERCHANT

BRANDS—Ocean, Seven Lilies, Agate,
Sola, Lion and Empress.

**Owner of Waterloo Electric Light and Power Plant
ELEVATOR AT NEWTON**

WATERLOO, ONT.

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF WATERLOO

155

CAROLINE ST, e side, from Erb to Union

+Weber st crosses
Arthur Nichol
John Harris
F Ruppel
Levi Brugeman
Jacob Stroikie
Henry Savill
G Ruppel
Thomas McGrath
W Kaiser
Jacob Madter
Vacant
Ammon Merner
John Salm

+William crosses
Park Brewery
+Allen crosses
Henry Rank
Wm Bauman
+John st crosses

CAROLINE ST, s side

Jacob Ernst
G W Woodward
Miss J M Crowe
+Park av commences
Walter Wells
+William st crosses
E A Schmidt
J G Shantz
M Dahmer
+John and Allen sts
cross
Jacob Binkle
I Kaiser
Vacant

CEDAR ST north, e s, from King

St John's Church
+Queen st crosses
Alfred Haehnel
George Donaldson
Mrs Mary Grant
Wm Foerster
Edwd Mickus
Chris Steinhardt
Edwd Schelter
A J Weber

+Peppler st crosses

CEDAR ST north, w s

Valentine & Martin
+Queen st crosses
Charles Moogk
George Moogk
August Riegert
Geo C Marth
Peter Rothermel
Mrs E Kleeberger
Mathias Woelfle
Geo Woelfle
Mrs C Herter
Wm Stuebing
Otto Stuebing
Louis Schelter

+Peppler st crosses
Peter Weinstein

CEDAR ST south e s, from King to limits

Vacant
+Walter and Albert
sts cross

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Springfield Fire and Marine Insurance Company

Incorporated 1949
Surplus to Policyholders, \$4,718,061.53
Losses Paid, \$46,763,346.40

CEDAR ST, s side

Wm Froehlich
G B Schneider
Fred Keil
+Water st crosses
Emmanuel Church
Rev M L Wing
+Albert st crosses
Geo Haehnel
John Mielke
John Strebel

CHARLES, from Erb's

J H Damm
George Allenson

WATERLOO MUTUAL FIRE

Insurance Company

Established 1862.
Net Cash Surplus, \$199,769

C. A. BOEHM, Agent
Waterloo and Berlin.

PHONES
Office 249 Residence 209

A. C. Bender, REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

CHEERFULLY GIVEN.
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Berlin, Ont.

LEMBKE & KRELLER, 7 KING ST. WEST
Walper Block

CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.

THE CANADIAN BANK OF COMMERCE

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

156

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Rimouski Fire Insurance Company

Established 1876

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

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

CHURCH, from King w to Albert

Richard Sutton
John Merklinger
Henry Woelfle
August Extner
Mrs C Hasempflug
Mrs H W Roos

+Water st ends

Werner Kuehner
Gustav Hamel
Chris Scheifele
Henry Krueger
Adolph Rohricht

+Snider st ends

Adolph Egner
Ed Cunningham, w s
Public School, w s

DAVID, from Bow- man to Moore

Henry Plantz
Herman Engel
W J Scherer
Albert Engel

DEVITT AVE, from Erb n

A E Devitt
Jacob Stroh
M B Snyder
Benj Devitt
D Scheuerman

DUKE ST, e s, from King to Peppler

Waterloo Glove Mfg
Co
N R Uttley
Aug Vehitelen
Alex Wolfe
Jacob Wolfe
Peter Erb

+Queen st crosses

Mrs N Uttley
Adam Krantz
Mrs D Jacobi
Norman Letter
Henry J Miller
George Gleiser

DUKE ST, -w side

A Winkler, livery
+Queen st crosses
J H Armitage, M D
Edwd Liphardt
Julius Germann

Mrs A H Spade
Edwd Roos
George Suggitt
John Kropp
John Letter

ELGIN, from King to Peppler

+Queen st crosses

Conrad Becker
J H Winkler
Mrs W Reiber
N Steckenreiter

ERB ST north, e side, from King to limits

The Sentinel
Vacant
Mrs Jacob Bricker, sr
+Queen st crosses
J H Webb, M D
Miss A Zoellner
Chas Kreutziger, box
factory

+Devitt av commens
Geo W Krueger
John Reinsch
Alex Kroetsch
Waterloo Tannery
Ed Hooper
Adam Uffelman
+Bellevue av commns
Mrs A Leitch
Joseph Hauck
J H Roos
John C Lipphardt
Henry Lipphardt
John Lipphardt
+Moore av commens

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

157

Wm Bringloe
Martin Zobisch

--- ERB ST north, w side

Vacant
Vacant

+Queen st crosses

C N Huehn
W J Sterling, V S
Chas Kreutziger
W W Glaister

+Peppler st comnes

Kroetch & Boppre,
painters
Waterloo Broom and
Brush Co
Wm Praugel
F E Harris
Evaporating Works
Seagram's Farm

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

Chronicle - Telegraph
Devitt's Wrhse
H F W Lorenz
John Strebel
Edward Shantz, horse
shoer
S N Hawke, implmnts
Geo B Schneider, shs
P Poehlman, brbr
Fred Sass, coal oil
Fred Koerber
Mrs Wm Stuebing
Joel Good
Mrs Wm Harris
Distillery
Wm Hortop
+Foundry st comns

Menno Wolf
Theo Lackenbauer
+Menno st commnes

D Cressman
A Brubacher
Jacob Knechtel
Noah Erb

+Victoria st comnes

Vacant
Mennonite Church
+Charles st comnes
Noah Hunsberger

--- ERB ST south, w s

A B McBride, brstr
Vacant
E Engel, brbr
Post Office
+Albert st comnes
J Schondelmeyer
P P Dering
Adam Schaefer
i Thoman
Fred Dickert
B Trussler
C Hoffman
Frost & Wood Agency
J G Cress
Alfred Meyer
Wm McDougall
Alex McDougall
Paul Rutch
E H Ewald
C P R Station
Graybill & Shantz, col
+Shantz st crosses
Cleason Shantz
New house
Edmund Shantz
O A Latsch

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

*Imperial Guarantee
and Accident
Insurance Company
of Canada*

Surplus to Policyholders,
\$213,447.72.

Sam Snyder
A Hunsberger
Chas F Miller
J H Bracy

--- EZRA AV from King to Albert

J B Gilliland
J Weidenhammer
Mrs L Gerhardt
Joseph Westfall
A'va Grace
Wm Roth
Albert Mardt
Fred Hilker

INSURANCE
COMPANY OF
NORTH AMERICA

Founded 1792

Losses Paid, \$144,780,841
Surplus, - - 5,589,406

Fire, Marine, Automobile,
Tourist, etc.

C. A. BOEHM, Agent

PHONES { Office 249
Residence 209

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

158

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Atlas Assurance Company, Limited

Established 1808

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

FOUNDRY ST, n s, from Erb s to Wil- liam

Richard Moran
Fred Menk
Henry Tucker
Emil Warner

+Weber st crosses

Mrs Thos Roesch
John Lorenz
P Hausenpflug
John C Nahrgang
Peter P Becker
Engeline Godbold
A Heimpel
Jacob Kress
Vacant

— Geiger

J F Morley

+Park av crosses

Hugh Strong
James Rafferty

FOUNDRY, s side

Moses Fischer
Vacant
Gordon Forbes, jr
Mrs E Meyer

J H Schnaar
Geo Mercer

+Weber st crosses

D Doubledde
Chris Lentz
Wm Dotzert
Mrs John Bean
Nathnl Beam
Gideon Bean
Wm Schaefer
John Wendell
John McCardle
Gordon Forbes
Clement Reitel

FREDERICK from King

Phillip Arnold
John Henrich
George Oakley
Herman Schnarr
I F Seip

GEORGE ST, e side, from King to Willow

A B McBride
Presbyterian Church
Granson Snider
J B Hughes
Geo C Peppler
A H Snyder
Mrs Simon Snyder

+Herbert st crosses

Levi Stauffer
J J Coutts
Wm A Greene
W M Reade
David Bean

GEORGE ST, w side

J B Moorman
W M O Lohead
Geo M Hahn
George Gross
Thomas Ovens
Philip Sehl
Frank Klahs
M E Braendle

+Herbert st crosses

J Diebold
Wm Hayes
Mrs Leah Wagner
John Heimbaecker
F Heimbaecker
Alfred Sehner
Mrs E Hergott
J Schnitzler

HERBERT ST, e side, from Queen to Union

G T R Freight office
+William st crosses
Paul Guenther
Albert Hagen

+George st crosses

Richard Berry
Wm Bish
+Allen st crosses
Wm Hoffman
Michael Meyer
Charles Brandt
Louis Kessig
Mrs Kiesweller
John Engel
John Reesor
Anthony Martin
+John st crosses
David Weigand
T L Armstrong

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

159

Mrs C Meilke
John Stroh

HERBERT ST, w side

+William st crosses
Woeller & Bolduc
+George and Allen
sts cross

Wm Crowe
Edward Reid
Edward Sass
George Krueger
Wm J Krueger

+John st crosses
Fred Pflug
Morley Richert

+Union st crosses
G H Lackenbauer
Eugene Gatschene
Fred Kaiser

JEFFERSON from Albert

Wm Ruppert
Henry Oetzel

JOHN ST n, e side, from King to limits

J M Rabb
Chas A Boehm
+Mary st crosses
Mrs Wm Young
Chris Katz
Adam Spitzig
John Steller
Max Lorenz
+Herbert st crosses

Robert Stewart
Chas Kritzke
Wm Miller
John Gatschene
+Willow st crosses
Wm Hildebrand
Chas Hemmerley
Wm H Kutt
Wm Shelley
Chris Strum
F B Trumper
Chas F Roehr
George Herringer

JOHN ST n, w side

R Preiss
+Mary st crosses
Frank Haight
Thomas O'Donnell
Joseph Dietrich
Jacob Snider
+Herbert st crosses
Edward Wahl
Henry H Ziegler
Wm Beilstein
John Joyce
+Willow st crosses
Moritz Strum
Mrs Hy Mamel
Jacob Herringer
Wm Henrich
Joseph Chace
Ignatz Grossman
Mrs John Herringer
Andrew Kress
Jacob Fenner

JOHN ST south, e s, from King to limits

Alex Howie

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union Assurance Company, Limited

Total Funds Exceed
\$84,600,000

Mrs E Decker
Miss Wahlsnuth
+Caroline st crosses
Philip Schleiter
Albert Peskett
+Park st crosses

JOHN ST south w s

Otto Boll
Mrs Wm Diegel
+Caroline st crosses
Levi Shuh
Ed Bauman
Henry Lanz
+Park st crosses
James Zobish

C. A. BOEHM DISTRICT AGENT

THE Employers' Liability

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

PHONES { Office 240
Residence 209

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS, TOBACCO, Etc.

Pool and Billiard Room in
connection.

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



The Canadian Bank of Commerce

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

160

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

**NORTH BRITISH AND
MERCANTILE**

Insurance Company

Established 1809

Total funds exceed \$85,805,000
Canadian investments, \$8,820,742

Alfred Schauf
Joseph Amlinger

**KING ST, north side,
from Berlin to limits**

+ Union st crosses

James Gibbons
W H Riddell
Emil Schierholtz
W C Naylor
Wm Boehlender
John Ginter
H Eisenberg
Anthony Martin
Henry Maier

+ John st n commens

Karl Buss
Mrs H Price
John Ferguson
Miss H Rose
Mrs F E Erb
F W Thomas
Fred Hueglin
Wm Hogg

+ Allen st n commnes

S B Bricker
George Diebel
Miss C Kumpf

+ George st commnes

Aloys Bauer
Wm Dawson
Mrs A Doersam
Joseph Eckert
Chas Friedrich
Geo Friedrich

+ William st n comns

Alexander House
D Bohlender, gro
John Maier
John Buckley
Herbert Bechtel
Elijah Thomas
C Hannaburg
J Lampel & Co
E Gatschene, btchr
Mrs M Bailey
L Bruegeman, gro
Mrs W Kumpf
Ferd Heller
John Froehlich
A K Cressman
M Reitel, coal
H Reuel, butcher
J R Kaufman
F Hueghlin, painter
Klippert Undertaking
Co

John Bruegeman, tlr
City Hotel

+ Weber st n comns

Geo W Dodds, grocer
C H Seyler
Longo Fruit Co
Charlie Sing
Geo Gleiser
E W Becker, pianos
J Ruhlman, cigars
M C Sturm, brbr
F H Walley, books
O M Gatschene, photos

S Eckel, dentist
C E Fischer, cigars
A Copeland, confr
J Doersam, books
J Letter & Son, furn
J C Haight, barrister
A C Moyer, photos
E A Strasser, furnshr
F G Hughes, dentist
N A Zick, shoes
A G Heller, jwlr
Weichel & Son, hdwr
Merchants' Button Co
E M Devitt, drugs
J C Liphardt, tlr
North Waterloo Farm-
ers' Mutual Fire
Liphardt Bros, hdwr
E J Roos, jwlr
Vacant
J Uffelmann, gen stre
J E Seagram, liquors
W Wells & Son, dtst
A G Haehnel, drugs
G N W Tel Co
S B Bricker & Co, dry
goods

+ Erb st n commnes

Bank of Commerce
Hotel Lewis
John Ritzer, tailor
J B Fischer, btchr
G F Youngblut, shoes
M Gordon, confr
Canadian Exp Co
J H Ziegler, grocer
Dominion Life
Waterloo Mutual Fire
C A Boehm, insurance
Molsons Bank

+ Duke st n commnes
Commercial Hotel

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

161

A Gooding
Jacob Weber
John Lauman
Harry Ellis
Mary Heimbecker
James Elsley
Wm Near
+Princess st n comns
Dr Baumann
Lutheran Church
+Cedar st n comnes
Dr Fischer
Railway Sheds
Harmonie Hall
James Ewart
Jchn Lackenbauer
Eph Moser
+Young st n comnes
Fred Scholte
Mrs John Koch
Aug Mueller
Wm Koch
Chas N Rockel
+Spring st n comnes
Wm Veitel
H A Ziegler
J A Taylor
+Elgin st commnes
Henry Reuel
Adam Treusch
J D Schaefer
Geo Gerhardt
+Noecker st comnes
Mrs Noecker
Joseph Musselman
James Scott
Fred Brandt
J O Motheral
+Frederick st comnes
Jacob Conrad, sr

Herbert Smith
Thomas Sherman
P L Weis
H B Duering
John Schneider
George Dahmer
John Moyer
Fred Kolotzki

KING ST, south side

Chas J Alteman
+Union st crosses
New Mutual Life Bldg
Wm Carthew
E F Seagram
George Wegenast
P Riehm
W C Naylor
+John st s commnes
Ferd Hueglin
D K Kuntz
Philip Schweitzer
J Baumgartner, gro
Jacob Huber
Shoddy Mills
+Allen st commences
Can Furniture Co
Joseph Nowack
Miss C Wegenast
C Woeller
Mrs L Kuntz
Abraham Metzger
Park Brewery
+William st s comms
Fred Keil, cigar mfr
J B Snider, furniture
Mrs F Reinhardt
H F Boehmer, shoes
J Gatschene
Chas Schuett

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Mrs C Thomas
Wm Thomas
Emil Frederick
James Hosea
Michael Rieb
Miss Hogg
Snyder Bros, upholst-
ering Co
Internl Harv Co Agcy
Waterloo Mfg Co
Union Mills
Ontario Seed Co
Bell Telephone Co
Dom Express Co
C P R Tel Co
M Devitt & Co gen str

+Erb st s commnes

ÆTNA

INSURANCE CO.
HARTFORD, CONN.

Leading Fire Insurance Co.
in America.

J. B. HUGHES,
Special Agent. Phone 259

C. A. BOEHM, Local Agent
Phone 249

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

LEMBKE & KRELLER
CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

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

Paid-up Capital, \$10,000,000
Reserve, \$8,000,000
Total Assets, \$150,000,000
Interest Allowed on Deposits.
J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Phoenix Insurance Company

OF HARTFORD, CONN.
Established 1854

Total Assets, \$9,900,000
Total Losses Paid,
\$65,696,377

Bank of Toronto
John Zinn
C Stenunagel
H H Wilhelm
Conrad Bros, hrdwr
Chas Ball, real estate
The Apollo
A K Roesch, gro
J S Roos Shoe Co
Webb & Fischer, MDs
John Burke
A E Sanderson

+Duke st s commens

Vacant
Herman Gross
Cyrus Kraft, grocer
G H Kraft, btchr
And Rockel, undrtrkr
W J Dreger
Vacant
M Schade
+Princess st s comns
Huether House
Henry Schaus
D C Kuntz

+Cedar st s comnes

Wm Heuhs
Mrs J S Roos
Park Hotel

+Young st s comnes

Rev E Brockelman
Henry Scheifele
George Winkler
Philip Hohemeier

+Spring st s comnes

Paul Bergman
+Church st comnes
Public School

Louis Seip
Michael Schmidt
John. Steffler
Charles Hudelmyer

+Ezra av commnes

A Weidenhammer
Benj Playford
Isaac Groff
Jacob Brooks
Sid Scheifele

MARY ST, n s, from Allen to Limits

Geo Hasenflug
Peter Hartleib
Jacob Hagey
J F McBride
August Heiman

+John st crosses

John Hemmersley
Mrs A Hummel
Adam N Seyler
Mrs Jane F Winn
Alfred Gatschene

+Union st crosses

MARY ST, s side

F W Snider
Conrad Hoffman
Mrs Henry Koehler

G H Koehler

John Koehler
James B Watson
J M Muir
W G Thompson

+John st crosses

Philip Koenig
Ignatz Schossler
Edgar Schlosser

MENNO ST, e side, from Erb to Park ave

Henry Allensen
Chas Miller
Henry Fenner
Conrad Fenner

+Weber st crosses

Mrs Titus Snider
3 New houses
Jonas Bowman
Edwin Busch
Joseph Schickler

MENNO ST, w side

D Cressman
Thomas Nihill
George Klitzke
A. Brubacher
Anthony Bauman
Levi Graybill

+Weber st crosses

John Bierschbach
Mrs H D Becker
A H Lilley
Val Karges
Joseph Gross
George Becker
Jacob Herber
John Tucker
George Binning
Joseph Stumpf

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

163

MOORE AVE, from Erb to Union

Ontario Seed Co
W C Stengel
Adam Engel
F Doering
Carl E Miller
Godfrey Buchholz
Wm Rank

NOECKER ST, e side, from King

Mrs S E Schwazwael-
der

+Queen st crosses

A McIntyre
Saml Beck
Wm Hueglin
Lloyd Bowman
John Haus

NOECKER, west side

Martin M Bowman
A M Bowman
Eroile Ciceri
Vacant
Chas Gerster
Mrs J Ermel
Arch Peppler

NORMAN ST, from Park

Chas Plantz
Wm Koch
James Johnson
Alonzo Stricker
New house

PARK AVE, e s, from Caroline to Victoria

Public School
Gustave Czerwinski
August Doemski
George Seipel

+Foundry st crosses
New house
John Ellert

PARK AVE, w side

Rev V M Dunford
James Valentine

+Short st commnes

John Schafer
John Hauck
W Doughty
John H Moyer
Rev W D Lee
C A Stephens
E Schmidt

+Foundry st crosses
W J Schnarr

PARK ST, from Wil- liam to Union

John Rafferty
Chas Bauer
Wm Mickus

+Norman st commnes

Geo M Fisher
Louis Heinrich
Joseph Harvey
Mat Hummel
Wm Massel
Hugh McDonald

+Allen st crosses
Robert Dobbin

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

London Assurance Corporation

Incorporated 1720

Capital paid up, \$2,241,375
Total Cash Assets, 22,457,415

Albert Fromm
J W Ruppel
Mrs Jacob Oetzel
Fred Halstead

+John st crosses

Adam Wagner
Joseph Schneider
Mrs C Lauber
J Carter
Henry Jacobi
Mrs Bornhold
David Lipphardt
Rudolph Kurke

PEPPLER ST, n side, from Erb to Elgin

James Mickus

Hartford Fire Insurance Co.

A CENTURY OLD

In San Francisco alone Ten
Millions Paid.

C. A. BOEHM, Agent.

PHONES { Office 249.
Residence 209

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

164

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND
Insurance
Company

Established 1873

Old and time-tried.

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

+Cedar st crosses

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

PEPPLER ST, s side

+Young st ends

Wm Dahmer
J J Rafferty
F Snyder

PRINCESS ST, e s,
from King to Peppler

+Queen st crosses

Val Henry
John Flynn
Thos Patten

+Queen st crosses

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

QUEEN ST, n s, from
William to Noecker

Gas Works

+Weber st crosses

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

+Erb st crosses

Vacant
Joseph Berges
Martin Benninger
J C Schaefer, cgr box
manfr

+Duke st crosses

G A Henrich
J B Fischer
Chas E Fischer

+Princess st crosses

Christian Wolfe
Alex Wolfe

+Cedar st crosses

Ezra Payne

Chas Moogk
+Young st crosses

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

QUEEN ST, south side

John Kaufman
Adam Kaufman

+Weber st crosses
R Roschman & Co,
button manfrs

+Erb st crosses

J W Kee, livery
Jacob Wolfe
Peter Erb
Nathan Uttley

+Duke st crosses

David Staley
Aug White
J H Engel

+Princess st crosses
Ed Dermal

+Cedar st crosses

Irwin Hamel
Jacob Koch

+Young st crosses
Henry Hoffman
Fred Hebel

+Spring st ends

P F Weeks

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

165

+Elgin st crosses
A Winkler
Wm Johnson
Henry F Becker

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

SHORT ST, n side,
from Park ave

Noah Martin
Eph Steiner
James Cole

SHORT ST, west side

Charles Lachmon
Samuel Both
Wm Schedewitz
M Merklinger
Theo Braun
John Murr

SNIDER ST, n side,
from Albert to Church

Charles Hamel
+Young st crosses
John D Schneider
Geo Schneider
Conrad Holtzwarth
+Spring st crosses
Geo Kalbfleisch
Edward Hamel
Saml Dopp
Mrs Hopper
John Dierlan, s s

SPRING ST s, from
King to Park

P Hosea
H A Smith

UNION ST, e s, from
King to Limits

Mrs Fred Colquhoun

+Mary st crosses
George Moore
Wm Reid
Chris Henrich

+Herbert st crosses
Henry Herr
George Herr
Albert Zirka
Oscar Herr
Anton Brizina
Emil Wankel

+Bowman st crosses

UNION ST, w side

W J Eckert
+Mary st crosses
Fred Doering
G F Doering
Wm Stepler
Ed Winterhalt
Wm Joyce
S E Finchin
+Willow st ends
Wm Friederich
John Cation
Ernest Lorenz
David Graf
Karl Frost

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

Sterling Accident
and Guarantee
Company

Surplus to Policyholders,
\$293,889.95

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

Ed Seibel
Frank Schlosser
John Bauman
John Graff

+Weber st crosses
Geo Lackenbauer
Conrad Henrich
Henry H Wendell
Sydney Tucker
Wm Easton
J S Thomas

+Park av ends
Geo M Trussler

PERTH MUTUAL
FIRE

Insurance Company

Established 1863.
Net Cash Surplus, \$202,793

C. A. BOEHM,
Agent for Waterloo and Berlin

PHONES { Office 249
Residence 209

Lembke & Kreller,

CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

OUR IMPORTED STOCK OF VIOLINS
 ACCORDEONS and HARMONICAS LEADS
 ★
 WANLES'

The Canadian Bank of Commerce

Paid up Capital, \$10,000,000. Reserve, \$8,000,000. Total Assets, \$150,000,000.
 Transacts a General Banking Business. Interest allowed on Deposits.
 G. M. WEDD, Manager Berlin Branch. J. MOORMAN, Manager Waterloo Branch.

166

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

*United States
 Fidelity & Guaranty
 Company*

We Will Bond You
 Established 1896

Cash Capital, \$1,700,000

VICTORIA ST, s side

John Bingeman
 Emma Snyder
 P G Groom
 Geo Hope
 E J Fischer

+Weber st crosses

Mrs E Ziegler
 E Lorentz
 Otto Umbach
 Henry Karges
 Albert Pearson
 Henry Reuel
 Ira Snyder
 John Bruegeman

WATER, n s, from Albert to church

Market Hotel
 George Schaefer
 Henry Weisgerber

+Princess st crosses

John Ritzer

+Young and Spring
 sts cross

Harry Krantz

WATER ST, s side

Public Library

+Cedar st crosses

Henry Kress
 Robt Kirschel
 Julius Knauff

+Young st crosses

Geo H Schmidt
 Clarke VanEvery
 Mrs O S Martin
 Reuben Clarke
 Charles Hoffman

+Spring st crosses

Jacob Jackey
 John Steller
 Aaron Musselman

WEBER ST n, from King to Limits .

Waterloo Stm Lndry

WEBER ST s, from King to Charles

John Cook
 Harry Westwood
 F Eckensviller

+Caroline st crosses
 Seagram's distillery
 Geo Allward

+Foundry st crosses

F Lorentz
 Vacant
 Mrs Louis Grein

+Menno and Victoria
 sts cross

Conrad Bierman

WILLIAM ST n, e s, from King to Limits

Water Works

+Herbert st crosses

Wardell Greene Ltd

WILLIAM ST n, w s

Richard Berry

Jacob Ball

+Queen st crosses

John Kummer

Fred Gross

Henry Hoffman

+Herbert st crosses

Edwd Elwes

Andw Kenetle

Mrs Elsie Laduc

WILLIAM ST south, e s, from King to limits

Park Brewery

+Caroline st crosses

Mrs Frank Bauer

Wm Marshall

Chris Niergarth

Rev J S Hockey

+Park st crosses

Ernst Haedke

A G Heller

Jos Zalewski

Henry Neeb

Henry Hahn

Louis Feik

Louis Wendell

Peter Witzel

Mrs E Schaefer

Wm Frohnappel

Mrs A Neuber

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

167

Henry Hohner
Adam Moyer
Jos Sehl
A C Moyer
Martin Schiel
Samuel Snyder

WILLIAM ST south, west side

Methodist Church
John R Donald
A Oestreich
+Caroline st crosses
Mrs Joseph Brandt
J D Martin
Henry Mueller
M S Wegenast
Harry Dickman
Jacob Andres
John Weseloh
+Foundry st ends

Henry Steppler
Wm Schlitt
Ed Buschlin
Herbert Joyce
Jacob Hespeler
Thomas Hilliard
Jacob Reiner
Joseph Hinsberger
+Victoria st ends
W E Liesemer
Adolph Ferdinand
Chris Karges

WILLOW, e s, from Devitt ave to Union

J B Snider
Mrs John Shuh
Joseph E Seagram
Horace Longhurst
John Nichol

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

WILLOW, west side

Fred Czerwinski
Mrs Henry Roos
+George st ends
+Allen st crosses
Vacant
Edwin Hohemeyer
+John st crosses
Herman Schmidt
Edwd Ryan

YOUNG ST north, e s, from King

Vacant
+Queen st crosses
Vacant
Elias Frey
Wm Conrad
C Huehnergard
Alfred Reesor
S Flynn
Frank Petch

YOUNG ST n, w side

Peter Linker
+Queen st crosses
Chas Froehlich
Geo Liphardt
J A Harper
Jacob Conrad
Louis Gueltig
Wm Moyer
Alex Weaver

John Paff
Charles Kalbfleisch

YOUNG ST south, e s, from King to Park

Jacob Peppler
+Water, Snider and
Albert sts cross
Chas Mueller
Herman Hass
J F Youngblut
Geo L Bolduc
Wm Toletzke
J G Moser
Robert Cole

YOUNG ST s, w side

Peter Gleiser
+Water and Snider
sts cross
C A Haehnel
+Albert st crosses
F C Perschbacher

YORK ST, from Wil- liam to Limits

W J Watson

Gore District Mutual FIRE Insurance Company

Established 1839
Net Cash Surplus, \$333,772

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

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

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

TOWN OF WATERLOO

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Aikins, Riley, brklyr, b City Htl
Aitman, Chas, carvr, b Alexan-
der House
Alexander House, Wm Stroh,
prop, King
Allendorf, Conrd, carp, h Willow
Allenson, Geo, mldr, h Charles
Allenson, Henry, lab, h Menno
Allward, Geo, coopr, h Weber s
Altman, Chas J, h King
Amlinger, Jos, mldr, h John e
Anderson, Clifford, pipe ftrr
Weichel & Son, lvs Berlin
Anderson, Fred, ball playr, b City
Hotel
Andres, Jacob, lab, h William s
Anthes, Mrs E C, steno Mutual
Life, George
Apollo, (The), C Facius, prop,
King
Armitage, J H, M D, h Duke
Armstrong, T L, insp Mutual
Fire, h Herbert, cor John
Arnold, Philip, h Frederick
Bailey, Mrs M, h King

Bailey, Lottie, steno Mutual Fire,
King
Ball, Chas, real estate, h King
Ball, Jacob, h William n
Bank of Toronto, C A Stephens,
mgr, King
**Bauer, Aloyes, mangr Kuntz
Brewery, Ltd, King e**
Bauer, Chas, formn Brewy, Park
Bauer, Mrs Frank, h William s
Bauman, A F, M D, h King
Bauman, Alex, mech, h Queen
Bauman, Anthony, coopr, Menno
Bauman, Ed, firemn, h John s
Bauman, John, boilermkr, h Vic-
toria
Baumann, Leonard, portr Com-
mercial Hotel
Bauman, Manessa, wdwk, Albert
Bauman, Wm, boilermkr, h Car-
oline
Baumgartner, J, gro, h King
Beam, Nathnl, mech, h Foundry
**Bean, Clive S, publisher Chroni-
cle-Telegraph, h George**

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441
Clear Surplus above Reserve and all
other liabilities, Jan. 1 1910 - - - \$2,973,750

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

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF WATERLOO

169

Bean, David, publisher Chronicle-
Telegraph and Daily Telegraph,
Berlin, h George, cor Willow

Bean, Gideon, h Foundry

Bean, Irvin, mldr, h Victoria

Bean, Mrs John, h Foundry

Bean, Roy S, publisher Chroni-
cle-Telegraph, George

Beatty, Saml, wks Box facty, Pep-
pler

Beatty, Solomon, drvr, h Peppler

Bechtel, B E (Bechtel's, Ltd), h
Allen s

Bechtel, Eloine, bkpr C A Boehm,
Allen s

Bechtel, Herbt, h King

Bechtel, Mrs J (wid Isaac), h Al-
len s

Bechtel, Jacob S, tmstr, Allen s

Bechtel's, Ltd, brick mfrs, Allen s

Bechtel, Wilson (Bechtel's, Ltd),
h Allen s

Beck, Normn, pntr, b Alexander
House

Beck, Saml, mech, h Noecker

Becker, Adam, mach, h Peppler

Becker, Conrad, shmkr, h Elgin

Becker, E W, pianos, King

Becker, Henry F, cabntmkr, h
Queen

Becker, Geo S, finshr, Menno

Becker, Mrs H D, h Menno

Becker, Peter P, tmstr, Foundry

Beilstein, Wm, lab, h John n

Bell Telephone Co, King

Bellinger, Mrs Theo, h Allen n

Benninger, Martin, lab, h Queen

Berduoc, Peter, btchr, h Albert

Berges, Jos, tanr, h Queen

Bergman, Paul, lab, h King

Berringer, Edwd, upholstr, h
Allen n

Berry, Richd, mech, h Herbert

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Berry, Richd, eng, h William n
Betzner, Ewin, b Market Hotel
Bierman, Conrad, gard, Weber s
Biersbach, John, wks Distillery,
h Menno

Binkle, Jacob, wtchmn, h Caro-
line

Bingeman, John, h Victoria

Binning, Geo, wks Distillery, h
Menno

Binowski, John, mech, h Charles
Bish, Miss J, steno Mutual Life,
Herbert



HARTFORD FIRE INSURANCE COMPANY

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

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

Pool and Billiard Parlor
in Connection.

7 KING STREET WEST

WALPER BLOCK.

A. C. BENDER

REAL
ESTATE

11 Queen St. S.
Berlin, Ont.

ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

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

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Bisch, Paul, wks Box facty, b
Park Hotel
Bish, Wm, lab, h Herbert
Blundill, Roland, tmstr, b Alex
ander House
Bockelman, Rev E, pastor St
John's Church, h King
Boehlender, Wm, wdwkr, h King
Boehm, Chas A, insurance, King,
h John n
Boehmer, H F, shoemkr, King,
h Queen
Boehmer, Harry, shmkr, h Queen
Bohlender, Danl, gro, h King
Bolduc, Albt, h Allen n
Bolduc, Geo, h Allen n
Bolduc, Geo L, h Young s
Boll, Otto, brbr, h John s
Bornhold, Mrs E, h Park
Boswell, Miss, steno Mutual Life,
George
Both, Samuel, glove mkr, h Short
Bowman, Alvin M, formn, h
Noecker
Bowman, Jonas, wks Foundry, h
Menno
Bowman, Lloyd, mech, h Noecker
Bowman, Martin M, carp, h
Noecker

Bracy, John H, lab, h Erb s
Brady, Moses, lab, b Commercial
Hotel
Braendle, Moses E, bkpr J B
Snider, h George
Braendle, Moses D, bkpr J B
Snider, h George
Brandt, Chas, carp, h Herbert
Brandt, Fred, mach, h King
Brandt, Mrs Jos, h William s
Braun, Theo, tmstr, h Short
Braunlich, Richd, tlr John Ritzer,
b Young
Brehm, Jos, pntr, b Alexander
House
Bricker, Geo G, clk Bank of Tor-
onto, King
Bricker, Mrs Jacob, sr, h Erb n
Bricker, Levi, agent, h Allen n
Bricker, S B (S B Bricker & Co),
h 139 King
Bricker, S B, & Co, dry goods,
King
Brill, Peter, mldr, h Moore av
Brill, Wm, cutr, h Moore av
Bringloe, Wm, formn, h Erb n
Brizina, Anton, cooper, h Union
Brooks, Jacob, farmer, h King
Brubacher, Addison, mech, h
Erb s
Brubacher, Allan, tmstr, h Menno
Bruce, Geo A, bkpr Kuntz Brwy,
Ltd, h Allen
Bruce, Miss H A, steno Mutual
Life, Allen
Bruegeman, John, tlr, King, h
Victoria
Bruegeman, Levi, gro, King, h
Caroline
Brunner, Wm, lab, h Albert
Buchholz, Godfrey, firemn, h
Moore av
Buckley, John, miller, h King

The Mutual Life of CanadaActual Policy results count. Examine our results
and our present unequalled financial standing
and be convinced.**W. M. O. LOCHEAD, District Manager, 51 King Street West, Berlin**

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

171

Bunton, F W, tellr Bank of Toronto, King
 Burke, John, mech, h King
 Busch, Edwin, mech, h Menno
 Buschlin, Edwd, wdwkr, h William s
 Buss, Carl, fnshr, h King
 Canada Furniture Co, H Schaefer, mgr, King
 Canadian Bank of Commerce, J B Moorman, mngr, King
 Canadian Express Co, W G Thompson, agent, King
 Canadian Pacific Telegraph Co, King
 Carter, John, lab, h Park
 Carthew, Wm, bkpr J E Seagram, h King
 Cater, Frank, lab, b Commercial Hotel
 Cation, John, fitter, h Union
 Caton, Jas, lab, b Commercial Hotel
 Chace, Jos L, agt, h John n
 Chronicle-Telegraph, D Bean, publisher, Erb s
 Chubb, R C, tellr Bank of Commerce, b Huether Hotel
 Ciceri, Eroile, lab, h Noecker
 City Hotel, A Hergott, prop, King
 Clarke, Reuben, mech, h Water
 Clement, C B, cashr Mutual Life, h Allen n
 Co-Operative Broom Co, H Oetzel, mgr, Bricker av
 Cochrane, A H, clk Waterloo Mfg Co, h King
 Cole, Jas, cooper, h Short
 Cole, Robt, h Young s
 Colquhoun, Mrs Fred, h Union
 Commercial Hotel, H C Raisig, prop, King, cor Duke
 Conrad Bros, hardware, King

H. L. STAEBLER & CO.,
 INSURANCE

11 Queen South, Berlin
 Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

Conrad, Jacob, jr, (Conrad Bros), h 22 Young n
 Conrad, Jacob, sr, h King
 Conrad, Wm (Conrad Bros), h 19 Young n
 Cook, H M, clk Mutual Life, lvs Berlin
 Cook, John, mach, h Weber s
 Copeland, Albert, confectioner, wholesale and retail, ice cream, our own make candies, something tasty, Kandy Kitchen, King St
 Cress, John G, Erb s

C. A. BOEHM
 District Agent
 THE

Employers' Liability
 Assurance Corporation, Limited

Capital, \$5,000,000.00.

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

PHONES — Office 249; Residence 209

LEMBKE & KRELLER,



Cigars, Tobacco, Etc.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
 BUSINESS TRANSACTIONS
A. G. BENDER,
 11 QUEEN ST. SOUTH,
 BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

172

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

Cressman, A K, insurance, real estate & conveyancing, King e

Cressman, D, h Erb s
 Cressman, Dalton, drvr, h Menno
 Crowe, Miss J M, h Caroline
 Crowe, Wm, egg dlr, h Herbert
 Coultts, J J, excise officer, h George
 Czerwinski, Fred, h Willow
 Czerwinski, Gustav, firemn, h
 Park av

Dahmer, Geo, farmr, h King
 Dahmer, Menno wks Brewy, h
 Caroline

Dahmer, Wm, tmstr, h Peppler
 Damm, John H, mach, h Charles
 Dawson, Wm, excise officer, h
 King

Day, Benj, lab, b Commercial
 Hotel

Dechert, Danl, mech, h Charles
 Dechert, Geo, mech, h Charles
 DeCotes, Geo, upholstr, b Com-
 mercial Hotel

Decker, Mrs Elizbth, h John s
 Decker, Henry, carp, h Queen
 Dehler, Edwd, bkpr, h Allen n
 Dering, Peter P, glove mkr, h
 Erb s

Dermel, Edwd, contr, h Queen
 Devitt, A E, salsmn M Devitt &
 Co, h Devitt av

Devitt, Benj, h Devitt av
 Devitt, E M, drug, King, h Albert
 Devitt, M, & Co, genl store, King
 Devitt, Menno, h Bellevue av
 Devitt, Stanley, clk Dominion
 Life, Bellevue av

Dickert, Fred, wks Button facty,
 h Erb s

Dickman, Harry, formn Can Furn
 Co, h William s

Diebel, Geo, postmstr, h King
 Diebold, Jacob, lab, h George

Diegel, Mrs Wm, h John s

Dierlam, John, pntr, h Snider

Dietrich, Clements, wks Brewy,
 b Commercial Hotel

Dietrich, Jos, upholstr, h John n

**Dietrich, Louis F, agent Interna-
 tional Harvester Co, h Allen n**

Dobbin, Chas, clk, Park

Dobbin, Robt, supt Gas and Wat-
 er Works, h Park

Dods, Geo W, gro, King

Doelle, H, clk Mutual Life, Young
 Doemski, August, bultn wkr, h
 Park av

Doering, Fred, trav, h Moore av

Doering, Fred, trunk mkr, Union

Doering, G F, trav, h Union

Doersam, Mrs Adam, h King

Doersam, Jacob, stationer, King

Doll, Bernard, wine clk Alexan-
 der House

Dominion Express Co, King

Dominion Life Ins Co, Thos Hil-
 liard, mgr, King

Donald, John R, blksmith, h Wil-
 liam s

Donaldson, Geo, h Cedar n

Dopp, Saml, pat med, h Snider

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Government Deposit, \$50,000.00

Total Assets, \$550,000.00

TOWN OF WATERLOO

173

Dorch, Gregor, h Bellevue av
Dotzert, Wm, tmstr, h Foundry
Doubledde, D, mech, h Foundry
Doughty, W, clk J E Seagram, h
Park av

Dowling Wm, ball playr, b City
Hotel

Dreger, W J, bkr, h King
Dunford, Rev V M, pastor Church
of England, h Park av

Easton, Wm, lab, h Victoria
Eby, Mrs Cyrus, h Peppler

Eckel, S, dentist, King

Eckensviller, F, tmstr, h Weber s

Eckert, Jos, h King

Egener, Adolph, excise officer, h
Church

Eggert, W J, gro, h Union

Eichler, Barney, b Market Hotel

Eisenberg, Henry, mech, h King

Ellert, John, mason, h Park av

Ellis, Harry, jr, wks Rubber fac-
tory, h King

Elasley, Jas, lab, h King

Elwes, Edwd, h William n

Engel, Adam, mach, h Moore av

Engel, Albt, finshr, h David

Engel, Mrs Chas, h Albert

Engel, Emil, brbr, Erb s, h Her-
bert

Engel, Hermn, upholstr, h David

Engel, J H, V S, h Queen

Engel, John, carp, h Herbert

Enlow, J, b Huether House

Erb, Mrs F E, h King

Erb, Noah, h Erb s

Erb, Peter, mech, h Queen

Erb, Peter, wks Button facty,
Duke

Erickson, —, b Huether House

Ermel, Mrs J, h Noecker

Ernst, Jacob, drvr Wichel &
Son, h 46 Caroline

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Ewald, A H, agt C P R, h Erb s
Ewart, Jas, wks Seagram's, h
King

Extner, August, lab, h Church

Feik, Louis, wks Distillery, h
William s

Fenner, Conrad, carp, h Menno

Fenner, Henry, mldr, h Menno

Fenner, Jacob, carp, h John n

Ferdinand, Adolph, milnr, h Wil-
liam s

Ferdinand, Henry, lab, b Com-
mercial Hotel

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

C. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 200.

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

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

CITY AND FARM PROPERTY HANDLED ADVANTAGEOUSLY.

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Ferguson, John, bkpr Seagram's,
h King

Finchin, S E, mech, h Union

Fischer, Chas E, cigars, King, h
Queen

Fischer, E J, btchr J B Fischer,
h Victoria

Fisher, Geo M, clk Mutual Life,
h Park

Fischer, Herman, btchr J B
Fischer, 23 Queen

**Fischer J B, butcher, King, h 23
Queen**

Fischer, John, jr, clk Mutual
Fire, Queen e

Fischer, Jos, clk Mutual Life
Foundry

Fischer, Moses, mech, h Foundry

Fischer, W J, M D, h King

Fischer, Walter, btchr J B Fisch-
er, 23 Queen

Fletcher, J H, ledgr kpr Bank of
Toronto, King

Flynn, John, cond St Ry, h Prin-
cess

Flynn, Miss L, clk Dominion Life,
74 William

Flynn, Sebastian, chief police, h
Young n

Forbes, Gordon, mech, h Foundry

Forbes, Gordon, jr, bkr, h Foun-
dry

Foerster, Wm, lab, h Cedar n

Frey, Elias, upholstr, h Young n

Frey, Martin, lab, h Albert

Friedrich, Chas, upholstr, h King

Freiderich, Emil, mech, h King

Friedrich, Geo, wks Distilry, h
King

Friedrich, Wm, h Union

Froehlich, Chas, formn, Young n

Froehlich, John C, h King

Froehlich, Wm, cabntmkr, h
Cedar s

Frohnappel, Wm, carp, h Wil-
liam s

Fromm, Albt, mach, h Park

Frost & Wood Agency, R Trus-
sler, agent, Erb s

Frost, Karl, butn wkr, h Union

Gagne, Miss C, b Huether House

Galloway, Alex, stone cutr, b
Alexander House

Gatschene, Alfd, carp, h Mary

Gatschene, Eugene, btchr, King
e, h Herbert

Gatschene, Jacob, mech, h King

Gatschene, John, wks G T R, h
John n

**Gatschene, O M, photographer,
King, h same**

Geiger, Oliver, telr Molsons Bank,
h Foundry

Gellatly, E F, drvr Canadian Exp,
Princess

George, Geo, lab, h Albert

Gerbracht, Henry, h Peppler

Gerhardt, Geo, lab, h King

Gerhardt, Henry, pntr, h Bricker

Gerhardt, Mrs Lissette, h Ezra av

The MUTUAL LIFE OF CANADA

All funds handled as sacred trust money. Not a dollar lost or mis-

appropriated since its inception 40 years ago, is the unique record of this company.

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONE.

TOWN OF WATERLOO

175

Germann, Julius, h Duke
Gerster, Chas, mech, h Noecker
Giant, Alex, stone ctr, b Alexander House

Gibbons, Jas, lab, h King
Gies, Mrs Elizbth, h Albert
Gies, Walter, clk Dominion Life, Albert

Gies, Mrs Wm, h George
Ginter, John, carp, h King
Glaister, Wm W, cartr, h Erb n
Gleiser, Geo, clk Letter & Son, h Duke

Gleiser, Geo, undertkr, King, h Duke

Gleiser, Peter, clk Mutual Life, h Young s

Glippert, Wm, wdwkr, b City Htl
Godbold, Engeline, h Foundry
Godfrey, Danl, pntr, b Alexander House

Good, E H, h Albert

Good, Frank, drover, h Albert

Good, Harold, clk Mutual Life, Albert

Good, Joel, surveyor, h Erb s

Gooding, Albt, drvr Sanderson's, h King

Gordon, Martha, confr, King
Gottfried, Davld, b Market Hotel
Gould, Geo, tinsmith Weichel & Son, b Commercial Hotel

Grace, Alva, mldr, h Ezra av
Graft, David, shmkr, h Union
Graft, John, wks Brewy, h Victoria

Grant, Mrs Mary, h Cedar n

Graybill & Shantz, coal & wood, Erb s

Graybill, Jas, lab, b Commercial Hotel

Graybill, Levi (Graybill & Shantz), h Menno

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin

Agents for

Sterling Accident and Guarantee Company

**Surplus to Policyholders,
\$293,889.95**

Graybill, Oliver, steno Mutual Fire, King

Great North Western Tel Co, King
Green, Fred, wks Box factory, b Commercial Hotel

Greene, Wm A (Wardell & Greene), h George

Grein, Mrs Louis, h Weber s

Grisch, Harold, wks Weichel & Son, Peppler

Grisch, Robt, cbntmkr, h Peppler

Groff, Isaac, cattle buyr, h King

Groom, P G, upholstr, h Victoria

Gross, Fred, h William n

Insurance Company of North America

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

176

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Gross, Geo, elect, h Peppler
 Gross, Herman, lab, h King
 Gross, Jos, firemn, h Menno
 Grossman, Ignatz, h John n
 Grosz, Henry, lab, h Albert
 Gueltig, Gottfried, h Young n
 Gueltig, Louis, carp, h Young n
 Guenther, Paul, pntr, h Herbert
 Guenther, Rudolph, lab, h Allen
 Guenzler, Geo, turnr, h Allen s
 Guttzell, Val, lab, h Allen s
 Haedke, Ernst, acct Kuntz Brewery,
 Ltd, William, cor Park
 Haehnel, A G, drugs, King, h
 Cedar e
 Haehnel, C A, acct Waterloo
 Mutual Fire, Young, cor Albert
 Haehnel, Geo, wks Button facty,
 h Cedar s
 Hagen, Albt, lab, h Herbert
 Hagey, Jacob, trav, h Mary
 Hahn, Geo M, lab, h George
 Hahn, Henry, mech, h William s
 Haight, Frank, mangr Waterloo
 Mutual Fire Ins, h John n
 Haight, J C, barrister, Letter's
 Block, King, b Hotel Lewis

Hall, Miss E, wks Sentinel, Caro-
 line
 Hallman, M S, actuary Mutual
 Life, h Allen n
 Halstead, Fred, clk Dominion
 Life, h 36 Park
 Ham, C, b Heuther House
 Ham, C H, clk Molsons Bank,
 Albert
 Hamacher, Grahm, mech, Allen n
 Hamdorf, Wm, carp, h Peppler
 Hamel, Chas, brkmkr, h Snider
 Hamel, Edwd, cbntmkr, h Snider
 Hamel, Gustav, broom mkr, h
 Church
 Hamel, Irwin, brm mkr, Queen
 Hamel, John, h Albert
 Hannaburg, Chas, lab, h King
 Harper, J A, clk Mutual Life,
 Young n
 Harris, Everett E, mach, h Erb n
 Harris, John, upholstr, h Caroline
 Harris, Mrs Wm, h Erb s
 Harrison, Fred, b Market Hotel
 Hartel, John F, mgr Hotel Lewis,
 h King
 Hartleib, Peter, firemn, h Mary
 Harttung, Walter, acct Bank of
 Toronto, King
 Harvey, Jos, mach, h Park
 Hasempflug, Mrs C, h Church
 Hasentflug, Geo, h Mary
 Hasenpflug, Philip, finshr, h
 Foundry
 Hass, Herman, clk Weichel &
 Son, h Young s
 Hauck, John, mach, h Park av
 Hauck, Jos, cooper, h Erb n
 Haus, John, lab, h Noecker
 Haus, Levi, mldr, h Queen
 Haveron, James, publisher The
 Sentinel, h Foundry
 Hawke, Mrs E N, h Albert

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

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

177

Hawke, A N, implmnts, Erb s, h
Albert

Hawke, Miss E, sten Mutual Life,
Albert

Hayes, Bertha, steno, George

Hayes, Wm, lab, h George

Headerich, Mrs Louis, h King

Hebel, Fred, cabntmkr, h Queen

Heberbrand, Wm, mason, John n

Heiman, August, miller, h Mary

Heimbaecker, Fred, upholstr, h
George

Heimbaecker, John, blksmth, h
George

Heimbecker, Mary, h King

Heimpel, Albt, mech, h Foundry

Heinrich, Adolph, mech, h Albert

Heinrich, Conrad, h Victoria

Heinrick, Louis, tmstr, h Park

Heldman, John, tanr, b Commer-
cial Hotel

Heller, A G, jwlr, King, h Wil-
liam s

Heller, Ferd, lab, h King

Helm, Louis, lab, h Bellevue av

Hemmerley, Chas, plmr Weichel
& Son, h John n

Hemmerley, John, formn, h Mary

Henning, C, h Huether House

Henrich, Miss A, steno Mutual
Life, Albert

Henrich, C A, tinsmith, h Queen

Henrich, Chris, mech, h Union

Henrich, John, carp, h Frederick

Henrich, Wm, mason, h John n

Henry, Valentine, h Princess

Herber, Jacob, lab, h Menno

Hergott, A, prop City Hotel, King

Hergott, Mrs E, h George

Herr, Geo, lab, h Union

Herr, Henry, lab, h Union

Herr, Oscar, mech, h Union

Herringer, Geo, h John n

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

**Atlas Assurance
Company, Limited**

ESTABLISHED 1803

Total Funds, - \$15,000,000

Capital Paid Up - 1,320,000

Uncalled Capital - 9,680,000

Herringer, Jacob, finshr, John n

Herringer, Mrs John, h John n

Hertel, John F, mgr Hotel Lewis,
h King

Herter, Mrs Chris, h Cedar n

Herter, Geo, wks Button facty,
Cedar n

**Hespeler, Jacob S, mgr Molsons
Bank, h William s**

Heuhs, Wm, blksmth, h King

Hilker, Fred, finshr, h Ezra av

Hilliard, Thos, mgr Dominion
Life, h William s

Hilliard, W L, M D, h Albert

Waterloo Mutual FIRE

Insurance Company

Established 1803.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 249. Residence 209.

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

A. C. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office: 11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

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

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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

Hine, G, b Heuther House
 Hinsberger, Clayton, plmbr
 Weichel & Son, William s
 Hinsberger, Jos, mason, h Wil-
 liam s
 Hoffman, C, mech, h Erb s
 Hoffman, Chas, mach, h Water
 Hoffman, Conrad, pntr, h Mary
 Hoffman, Henry, cabntmkr, h
 Queen
 Hoffman, Henry, h William n
 Hoffman, Justus, tmstr, h Allen s
 Hoffman, Wm, turnr, h Herbert
 Hogg, Miss E, brdng, h King
 Hogg, F W, clk Molsons Bank,
 King
 Hogg, Wm, coal, Queen, h-King
 Hohemeier, Chas, clk, King
 Hohemeier, Philip, plmbr, h King
 Hohemeyer, Edwn, lab, h Willow
 Hohner, Edwd, pntr, h William s
 Hohner, Henry, lab, h William s
 Holtzwarth, Conrad, h Snider
 Holzworth, Mrs M A, h Pepler
 Holmes, Jas, turner, b Commer-
 cial Hotel
 Hooper, Edwd, wks Foundry, h
 Erb n

Hopper, Mrs, h Snider
 Hortop, Wm, mgr Distillery, h
 Erb s
 Hosea, Jas, carp, h King
 Hosea, Pembroke, lab, h Spring
Hotel Lewis, King, cor Erb
 Howie, Alex, excise officer, h
 John s
 Huber, Jacob, pntr, King
 Hudelmyer, Chas, mach, h King
 Hueghlin, Ferd, pntr, King
 Hueghlin, Louis, lab, King
 Hueglin, Fred, bchr, h King
 Hueglin, Wm, pntr, h Noecker
 Huehn, C N, cooper, Queen, h
 Erb n
 Hutehn, Oscar, tlr John Ritzer, b
 Cedar
 Huenergard, Conrad, clk Dom-
 inion Life, h Young n
 Huether, Clarence, ball playr, b
 City Hotel
 Huether House, H Kolbrenner,
 prop, King
 Hughes, F G, dentist, King, h
 Allen
 Hughes, J B, ins, h George
 Hummel, Mat, wks Brwy, h Park
 Hunsberger, Abram, mech, h
 Erb s
 Hunsberger, Rev Noah, pastor
 Mennonite Ch, h Erb s
 Hyne, Geo A, clk Molsons Bank,
 King
**International Harvester Co Ag-
 ency, Louis F Dietrich, King**
 Jacker, Jacob, mach, h Water
 Jacobi, Mrs D, h Duke
 Jacobi, Henry, contr, h Park
 Jacobi, Normn, cigar mkr, Park
 James, "Cecil, mach, b City Hotel
 Johnson, Jas, h Norman
 Johnson, Wm, lab, h Queen

THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
 Office Phone 511 House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

179

Joyce, Herbt, boilermkr, h William s
 Joyce, John, boilermkr, h John n
 Joyce, Wm, boilermkr, h Union
 Kaatz, Mrs C, h Albert
 Kaiser, Fred, blksmth, h Herbert
 Kaiser, Henry, h Caroline
 Kaiser, Wesley, clk Weichel & Son, h Caroline
 Kalbfleisch, Chas, prntr Sentinel, h Young n
 Kalbfleisch, Geo, lab, h Snider
 Kalbfleisch, Henry, mach, h Albert
 Kaminsky, Michl, b Market Hotel
 Karges, Chris, wks Brewy, h William s
 Karges, Henry, mach, h Victoria
 Karges, Valentine, mach, Menno
 Katz, Chris, h John n
 Kaufman, Adam, blksmth, h Queen
 Kaufman, Jno, blksmth, h Queen
 Kaufman, John R, blksmth, King, h Queen
 Kee, Wesley, livery, Queen, h Princess
 Keil, Fred, cigar mfr, King, h Cedar s
 Kenette, Andw, wks C P R, h William n
 Kesig, Louis, lab, h Herbert
 Kiesweller, Mrs John, h Herbert
 Kirsch, Emil, mgr Waterloo Brm Co, h Charles
 Kirschel, Robt, prntr Sentinel, h Water n
 Klahs, Frank, brewr, h George
 Klauset, Paul, h Albert
 Kleeberger, Mrs E, h Cedar n
 Klie, Geo, brbr, h Albert
 Klie, Geo, lab, h King
 Klinck, Milton, b Market Hotel

H. L. STAEBLER & CO.,
 INSURANCE

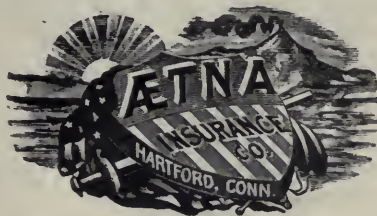
11 Queen South, Berlin
 Agents for

PHOENIX INSURANCE
COMPANY
OF HARTFORD, CONN.

Established 1854

Total Assets, - \$9,900,000
 Total Losses Paid, 65,696,377

Klippert, Adam, mgr Klippert Undertaking Co, h Allen n
 Klippert Undertaking Co, Adam Klippert, mgr, King
 Klitzke, Geo, lab, h Menno
 Knauff, Julius, mfr, h Water
 Knechtel, Jacob, mach, h Erb s
 Koch, Henry, pntr, h Princess
 Koch, Jacob, tmstr, h Queen
 Koch, Mrs John, h King
 Koch, Wm, mason, h Norman
 Koch, Wm, mech, h King
 Koehler, Chas H, bkpr, h Mary
 Koehler, Mrs Henry, h Mary



LEADING FIRE INSURANCE COMPANY
 IN AMERICA.

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

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
 in connection

You consult your own
 interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
 CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
 Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

Koehler, H C, bkpr Snyder Bros,
 Mary

Koehler, Henry B, lab, h Peppler

Koehler, John, formn, h Mary

Koeller, Claus, carp, h Albert

Koenig, Jacob, mason, h Peppler

Koenig, Philip, mason, h Mary

Koerber, Fred, cgr mkr, h Erb s

Kohlrenner, Louis, wine clk Hue-
 ther House

Kolbrenner, Henry, prop Huether
 House, King

Kolotzki, Fred, farmer, h King

Kraft, Mrs Aaron, h Albert

Kraft, Geo H, btchr, King

Kraft, Louis, cgrmr, h Queen

Krantz, Harry, mech, h Victoria

Kranz, Mrs Adam, h Duke

Kranz, Chas, Duke

Krause, Hugo, lab, h Albert

Kress, Adam, lab, h Albert

Kress, Andw, mech, h John n

Kress, August, brklyr, b Com-
 mercial Hotel

Kress, Henry, finshr, h Water

Kress, Jacob, h Foundry

Kress, Wm, pntr Chronicle-Tel-
 egraph, Foundry

Kreutziger, Chas, jr, clk, Erb n

Kreutzwieser, Jno, carp, h Albert
 Kritzke, Chas, wks Box facty, h
 John n

Kroetsch, Alex, pntr, h Erb n

Kroetsch & Boppre, pntrs, Erb n

Kropp, John K, cement wkr, h
 Duke

Krueger, Geo, drvr, h Herbert

Krueger, Geo W, lab, h Erb n

Krueger, Henry, wks Button fcty,
 h Church

Krueger, Wm J, h Herbert

Krueztiger, Chas, prop Dom Box
 facty, h Erb n

Krueztzwieser, Herbt, carp, Albert

Kuehner, Werner, mach, Church

Kummer, John, h William n

Kumpf, Miss C, h King

Kumpf, Mrs W, h King

Kuntz Brewery, Ltd, David C
Kuntz, pres, King

Kuntz, D K, wks Brewy, h King

Kuntz, David C, pres Kuntz Brew-
ery, Ltd, King w

Kuntz, Herbert F, sec-treas Kuntz
Brewery, Ltd, King w

Kuntz, Mrs L, King w

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

Kurke, Chas, hostlr, b Market Htl

Kurke, Otto, cgr mkr, Park

Kurke, Rudolph, wtchmn, h Park

Kutt, Wm H, finshr, h John n

Lachman, Chas, h Short

Lackenbauer, Theo, cabntmkr, h
 Erb s

Lackenbauer, G H, boiler mkr, h
 Herbert

Lackenbauer, Geo, lab, h Victoria

Lackenbauer, John, wdwkr, King

Laduc, Mrs Elsie, h William n

Laing, J M, asst sec Mutual Life,
 Albert

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441

Clear Surplus above Reserve and all

other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. 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.

TOWN OF WATERLOO

181

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Springfield Fire and Marine Insurance Company

INCORPORATED 1849

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

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

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Royal Insurance Company, Limited

ESTABLISHED 1845

Assets, \$71,000,000

Lorenz, H F W, gro, Erb s
Lorenz, John, wdwkr, h Foundry
Lorenz, Max, mech, h John n
Ludwig, Edwd, mldr, h Peppler
Ludwig, Jos, cooper, h Bellevue
McBride, A B, barstr, Erb s, h
George
McBride, Amelia, salsldy J Uffel-
man, Mary
McBride, J F, trav, h Mary
McBride, Jennie, clk S H Knox &
Co, Mary
McBride, Nellie, clk S H Knox &
Co, Mary
McCardle, Jno, tmstr, h Foundry
McCorkindale, A, clk Mutual
Life, Young
McDonald, Hugh, lab, h Park
McDougall, Alex, mech, h Erb s
McDougall, Margt, bkpr, Erb s
McDougall, Wm, trav, h Erb s
McGrath, Thos, boilermkr, h
Caroline
McIntyre, Alison A, clk Mutual
Life, h Noecker
Maclean, J, b Huether House
MacLennan, J D, bkpr Molsons
Bank, King

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

W. M. O. LOCHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

THE MUTUAL LIFE OF CANADA

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

183

Merchants' Button Co, R Roeschman, mgr, King
Merklinger, John, finshr, Church
Merklinger, Martin, shmkr, Short
Merner, Ammon, mldr, h Carolinel

Metz, John, farmer, h Albert
Metzger, Abrahm, mech, h King
Meyer, Alfd, mech, h Erb s
Meyer, Alfd, hostlr City Hotel
Meyer, Mrs E, h Foundry
Meyer, Michl, lab, h Herbert
Mickus, Edwd, lab, h Cedar n
Mickus, Jas, auctnr, h Peppler
Mickus, Wm, mech, h Park
Mielke, John, mach, h Cedar n
Miller, Adam, tinsmith, b Alexander House

Miller, Carl E, wks Brewy, h Moore av

Miller, Chas, wdwkr, h Menno
Miller, Chas F, mason, h Erb s
Miller, Henry J, finshr, h Duke
Miller, John E, cabntmkr, h Peppler

Miller, Otto, coachmn, b Alexander House

Miller, Wm, finshr, h John n
Miller, Wm, carp, Duke

Mollard, F H, clk Bank of Commerce, b Huether Hotel

Molsons Bank, Jacob S Hespeler, mngr, King

Monteith, Wm, ball player, b Alexander House

Moogk, Chas, arch, h Cedar n

Moogk, Chas, jr, carp, h Queen

Moogk, Geo, contr, h Cedar n

Moore, Geo, hop grower, h Union

Moorman, James B, mngr Canadian Bank of Commerce, h George

Moran, Richd, lab, h Foundry

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union Assurance Company LIMITED

Total Funds Exceed \$84,600,000

Morley, Richert, shoemkr, h Herbert

Moser, Edwd, wks Box facty, Peppler

Moser, Ephriam, wks Distillery, h King

Moser, Fred, clk Waterloo Mutual Fire, Princess

Moser, J G, tinsmith Weichel & Son, h Young s

Motheral, Jas O, h King

Moyer, A C, photos, King, h William s

Moyer, Adam, h William s

Moyer, John, farmer, h King

GORE DISTRICT MUTUAL FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Transacts a General Banking Business.

Interest Allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed \$85,805,000
Canadian Investments, 8,820,742

Moyer, John H, mech, h Park av
Moyer, Wm, pntr, h Young n
Mueller & Son, coopers, Shantz
Mueller, Chas, h Young s
Mueller, Chas, cooper, h Queen
Mueller, Henry R, cbntmkr, h
William s
Muir, J M, h Mary
Mueller, August, mech, h King
Murr, John, eng, h Short
Musselman, Aaron, wdwkr, h
Water
Musselman, Joseph, cbntmkr, h
King
Mutual Life of Canada, George
Wegenast, mang dir, Albert
Nahrgang, John C, carp, h Foun-
dry
Nahrgang, Wm H, mech, Foun-
dry
Naylor W S, acct Molsons Bank,
h King
Near, Wm, brklyr, h King
Neeb, Henry, lab, h William s
Neuber, Mrs A, h William s
Nichol, Arthur, uphlstr, h Caro-
line

Nichol, John, produce dlr, h
Willow
Niehaus, Wm, lab, b Commercial
Hotel
Niërgarth, Chris, carp, h Wil-
liam s
Nihill, Thos, tanr, h Menno
Noecker, C L, M D, h Albert
Noecker, Mrs E, h King
Noice, Harry, lab, b Commercial
Hotel
North Waterloo Farmers Mutual
Fire Ins Co, Josiah Stauffer,
mgr, King
Northcott, Miss W, b Huether
House
Nowack, Jos, wks Brewery, h
King
Oakley, George, lab, h Frederick
O'Donnell, C W, clk Waterloo
Mutual Fire, John n
O'Donnell, Chas, clk, John n
O'Donnell, Miss M O, steno Mut-
ual Life, John
O'Donnell, Thos, mech, h Queen
O'Donnell, Thos, h John n
Oestreich, A, elect, h William s
Oestrich, Chas, shmkr, h Peppler
Oetzel, George, broom mkr, h
Bricker av
Oetzel, Henry, mgr Co-operative
Broom Co, h Jefferson
Oetzel, Jacob, h Park
Oetzel, John, h Albert
Ontario Seed Co, King
Otto, Sidney W, clk Waterloo
Mfg Co, Caroline
Ovens, Thos, carp, h George
Paff, John, lab, h Young n
Paguel, Wm, lab, h Erb n
Park Hotel, Geo Last, prop, King
Patten, Thos, h Princess
Payne, Ezra, carp, h Queen

THE MUTUAL LIFE OF CANADA

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

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

51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

185

Pearson, Albert, cooper, h Victoria

Peltz, Wm, caretkr, h Bowman

Peppler, Arch, lab, h Noecker

Peppler, George, tmstr, 21 George

Peppler, Geo C, blksmth, h 21

George

Peppler, Jacob, h Young s

Pequegnat, Eugene, clk Mutual

Life, 1 Berlin

Perschbacher, F C, h Young s

Peskett, Albert, mech, h John s

Petch, Frank, clk, Young n

Pfaff, Baltzer, lab, h Albert

Pfaff, Mrs Geo, h Albert

Pfeffer, Wm, brbr, h Allen n

Pflug, Fred, eng, h Herbert

Philp, Miss M, steno Mutual Life,

Herbert

Plantz, Chas, drvr, h Norman

Plantz, Henry, carp, h David

Playford, Benj, tchr, h King

Poehlman, B, brbr, Erb s, h

same

Poppie, Louis, tmstr, b Alexan-

der House

Preiss, Reinhart, masn, h John n

Price, Mrs Hannah, h King

Rabb, John M. contr, h John n

Rafferty, J J, lab, h Peppler

Rafferty, Jas, lab, h Foundry

Rafferty, John, lab, h Allen n

Rafferty, John, lab, h Park

Raisig, H C, prop Commercial

Hotel, h King

Raisig, Joseph, uphlstr, b Com-

mmercial Hotel

Rank, Henry, carp, h Caroline

Rank, Wm, carp, h Moore av

Reade, W M, barstr, h George

Reesor, Alfd, shmkr, h Young n

Reesor, John, shmkr, h Herbert

Reiber, F W, lab, h Elgin

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

The Rimouski Fire
INSURANCE COMPANY

Established 1876

Surplus to Policyholders, \$285,358

(Including uncalled capital stock)

Reickert, Stanley, prntr Chron-
icle Telegraph, Erb s

Reid, Edwd, mech, h Herbert

Reid, Wm, mech, h Union

Reiner, Jacob, mech, h Wil-

liam s

Reinhardt, Mrs F, h King

Reinhardt, John, finshr, King

Reinich, John, lab, h Erb n

Reitel, M, coal and wood, King

Reitzel, Clement, contr, h Foun-

dry

Rendell, C C, acct Can Bank of

Comm, Union

Reuel, Henry, btchr, h King

C. A. BOEHM
District Agent

THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

Accident, Sickness, Employers' Liability and Guarantee Bonds

Liberal Policies Issued.

Prompt Settlements.

PHONES — Office 249; Residence 209

GENERAL REAL ESTATE
BUSINESS TRANSACTED

A. G. BENDER,

11 QUEEN ST.

SOUTH,
BERLIN, ONT.

LEMBKE & KRELLER,  **Cigars, Tobacco, Etc.**

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Reuel, Henry, sr, lab, h Victoria
Rick, J, mach, h Charles
Riddell, W H, asst mgr Mutual
Life, h King
Rieb, Michl, lab, h King
Riegert, August, lab, h Cedar n
Riehm, P, tlr, h King
Ritz, Robt, prntr Chronicle-Tele-
graph, Erb s
Ritzer, Clayton, slsmn John Ritz-
er, Water
Ritzer, John, tlr, King, h Water
Ritzer, John, h Victoria
Ritzer, M G, h Peppler
Rockel, Adolph, wks Distillery,
h Albert
Rockel, Andw, undertkr, h King
Rockel, Chas N, pntr, h King
Rockel, Gustav, mech, h Charles
Rockel, Henry, carp, h Peppler
Roehr, Chas F, tlr, h John n
Roesch, A K, grocer, King
Roesch, Mrs Thos, h Foundry
Rohricht, Adolph, mech, h
Church
Roos, Miss A, steno Mutual Life,
King
Roos, Miss E R, clk Dominion
Life, 26 Duke

Roos, C H, mgr, h Albert
Roos, Edw J, jwlr, King, h Duke
Roos, Mrs H W, h Church
Roos, Mrs Henry, h Willow
Roos, J H, treas Mutual Life, h
Erb n
Roos, Mrs J S, h King
Roos, Miss L, steno Mutual Life,
King
Roos, P H, sec-treas Dominion
Life, h Albert
Rosch, Eby, elect, b City Hotel
Roschman, R, & Co, button mfrs,
Queen
Rose, Harriet, h King
Roth, Oscar, uphlstr, Ezra av
Roth, Otto, bkr, Ezra av
Roth, Wm, carp, h Ezra av
Rothermel, Peter, carp, h Cedar n
Ruby, Chas, sec Mutual Life, l
Berlin
Ruchty, Alex, carp, h Allen n
Rudy, Mrs Geo, h Albert
Rueffer, Fred, clk Mutual Life,
l Petersburg
**Ruhlman, Gene, cigars and to-
bacco, billiard parlor and bowl-
ing alleys in connection, King**
Ruppel, Emerson, uphlstr, h Car-
oline
Ruppel, Gordn. mech, h Caroline
Ruppel, J W, lab, h Park
Ruppert, Wm, wdwkr, h Jeffer-
son
Rutch, Paul, mech, h Erb s
Ryan, Edwd, lab h Willow
Salm, John M. carp, h Caroline
Sanderson, A E, bkr, King
Sass, Edwd, cbntmkr, h Herbert
Sass, Fred, coal oil dlr, h Erb s
Saville, Henry, mason, h Caroline
Schaaf, John, tanr, h Queen
Schade, Martin, agt, h King

The Mutual Life of Canada

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

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

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF WATERLOO

187

Schaefer, Adam, mech, h Erb s
Schaefer, Mrs E, h William s
Schaefer, Geo, lab, h Water
Schaefer, Henry, mgr Can Furn
Co, 1 Berlin

Schaefer, Henry, h Princess
Schaefer, J D, cbnt mkr, h King
Schaefer, John, wks Button fctry,
h Park av

Schaefer, John C, cigar box mfr,
Queen

Schaefer, Theo, b City Hotel
Schaefer, Wm, uphlstr, h Foun-
dry

Schafer, Wm, clk Weichel &
Son, Erb

Schauf, Alfd, wks Brewery, h
John s

Schaus, Henry, cooper, h King
Schedewitz, Wm, cooper, h
Short

Scheifele, Chris, mach, h Church
Scheifele, Henry, carp, King

Scheifele, Sid, farmer, King
Schelter, Edwd, motormn, h

Cedar n
Schelter, Louis, lab, h Cedar n

Scherer, W J, pntr, h David
Scheurman, David, h Devitt av

Schickler, Jos, mech, h Menno
Schiedel, C W, acct Union Mills,

h Albert
Schiedel, Philip A, carver, h Al-
len n

Schiel, Martin, wks Rubber facty,
h William s

Schierholtz, Emil, mfr, h King
Schlichter, Philip, lab, h John n

Schlitt, Wm, mach, h William s
Schlosser, Edgar, clk, h Mary

Schlosser, Frank, wks Distillery,
h Victoria

Schlosser, Ignatz, carp, h Mary

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

**London Assurance
Corporation**

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

Schmehl, Mrs S, h Princess

Schmidt, E, h Park av

Schmidt, E A, dairy, h Caroline

Schmidt, Fred, wine clk Hotel
Lewis

Schmidt, Geo H, clk Waterloo
Mfg Co, h Water

Schmidt, Hermn, lab, h Willow

Schmidt, Martin, mach, h Queen

Schmidt, Michl, carp, h King

Schmitt, E W, clk Mutual Life,
Park

Schnaar, Hermn, lab, h Frederick



HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten millions paid.

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

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

7 KING STREET WEST

Pool and Billiard Parlor
In Connection.

WALPER BLOCK.

A. C. BENDER

**REAL
ESTATE**

11 Queen St. S.
Berlin, Ont.

**ESTATES MANAGED.
HOUSES RENTED.
RENTS COLLECTED, Etc.**

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$8,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

Schnarr, J H, h Foundry
Schnaar, Wm J, eng, h Park av
Schneider, Ferd, lab, h Willow
Schneider, Geo, wine clk City Htl
Schneider, Geo B, shmkr, Erb s,
h Cedar s
Schneider, John, farmer, h King
Schneider, John D, formn Wat-
erloo Mfg Co, h Snider
Schneider, Jos, mach, h Park
Schnitzler, Jacob, cgrmk, George
Scholte, Fred, wdwkr, h King
Scholte, Fred, jr, mach, King
Schondelmeyer, John, mfr, Erb s
Schreiber, Gustv, lab, h Bowman
Schuett, Chas, wks Brewy, King
Schumm, Fred, mach, b Alexan-
der House
Schwazwaelder, Mrs S E, h
Noecker
Schweitzer, Chas, b Market Hotel
Schweitzer, Philip, lab, h King
Scott, Chas C, drover, King
Scott, Jas, drover, h King
Seagram, E F, mngr Jos E Sea-
gram, h King
Seagram, Jos E, wines and liqu-
ors, King

Seagram, Jos E, prop Distillery,
Erb s, h Willow

Seeburger, Mrs Fred, h Peppler
Sehl, Jos, mach, h William s
Sehl, Philip, blksmh, h 22 George
Seibel, Edwd, cooper, h Victoria
Seip, Jacob H, farmr, h Frederick
Seip, Louis, h King
Seipel, Geo, mason, h Park av

Sentinel, (The), James Heveron,
publisher, Erb n

Seyler, Adam N, firmn, h 21 Mary
Seyler, Chas H, repr, King, h
Mary

Seyler, Robt, wine clk Commer-
cial Hotel

Seyler, Urban, carvr, 21 Mary
Shantz, Allen, farmer, h Albert
Shantz, Cleason (Graybill &
Shantz), h Erb s

Shantz, Edwd, blksmth, h Erb s
Shantz, J G, mech, h Caroline
Shantz, Walser W, clk Water-
loo Mfg Co, Victoria

Shelley, Sidney, miller, h Allen n
Shelley, Wm, uphostr, h John n
Sherman, Thos A, drvr, h King
Shinn, J K, undertkr, h Albert
Shirk, Lehman, mech, h Albert
Shuh, Mrs John, h Willow

Shuh, L W, clk Waterloo Mutual
Fire, John n

Shuh, Levi, Mutual Fire Ins Co,
h John s

Simpson, John, firemn, h Albert
Sinclair, Louis, b Huether House
Sing, Charlie, Indry, King

Smith, Herbt A, shmkr, h Spring
Smith, Herbt J, reprtr, h King

Snider, Cranson W, mgr Water-
loo Mfg Co, h George

Snider, Edwin, wks Waterloo
Mfg Co, h Princess

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF WATERLOO

189

Snider, Edwin W, pres Waterloo
Mfg Co, h King

Snider, Elmer, acct Can Furn Co,
lvs Berlin

Snider, Fred W, bkpr Union
Mills, h Albert

Snider, Fernando W, asst mgr
Waterloo Mfg Co, h Mary

Snider, Israel, carp, John n

Snider, J B, furn mfr, King, h
Willow

Snider, Jacob, carp, h John n

Snider, Mrs Titus, h Menno

Snider, William, prop Union
Mills, h Albert

Snyder, A H, mgr Snyder Bros,
h George

Snyder Bros Upholstering Co, A
H Snyder, mgr, King

Snyder, Emma, nurse, h Victoria

Snyder, Emmet, asst bkpr Can
Furn Co, b Foundry

Snyder, Fernando, clk, h Peppler

Snyder, H M, (Snyder Bros), h
Albert

Snyder, Ira, shmkr, h Victoria

Snyder, M B, h Devitt av

Snyder, Saml, h William s

Snyder, Saml, jr, h Erb s

Snyder, Mrs Simon, h George

Soehner, Alfd, lab, h George

Soehner, Mrs Wm, h Albert

Somerville, W H, asst sec Mutual
Life, Allen

Spade, Mrs A H, h Duke

Spaetz, Rev Theo, h Allen n

Spitzig, Adam, lab, h John n

Stahl, Saml, lab, h Albert

Staley, David, lab, h Queen

Stauffer, Josiah, mgr North Wat-
erloo Farmers' Mutual Fire Ins
Co, King

Stauffer, Levi, h George

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Steckenreiter, Nicholas, contr, h
Elgin

Steffler, John, lab, h King

Steiner, Ephrm, cooper, h Short

Steinhardt, Chris, mech, Cedar n

Steller, John, carp, h Water

Steller, John E, pntr, h John n

Stengel, W C, flour and feed, h

Moore av

Stenunagel, Mrs C, mlr, King

Stephens, C A, mgr Bank of Tor-

onto, h Park av

Steppler, Henry, carp, h Wil-

liam s

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

C. A. BOEHM,

Agent for Waterloo and Berlin.

Phones—Office 249; Residence 209

LEMBKE & KRELLER, 7 KING ST. WEST Walper Block

CIGARS, TOBACCO, Etc.

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Queen City Fire Insurance Company

Established 1871

Total Assets, \$271,000

Steppler, Wm, wks Rubber facty, h Union
 Sterling, W J, V S, h Erb n
 Stewart, Robt, mach, h John n
 Strasser, E A, furnishings, King, b Huether House
 Strasser, Mrs Geo, h Albert
 Strasser, Miss S, clk Dominion Life, **Albert**
 Strebel, John, harnsmkr, Erb s, h Cedar s
 Stricker, Alonzo, mech, Norman
 Stroh, Miss E, clk Dominion Life, Devitt av
 Stroh, Fred, clk Dominion Life, b King
 Stroh, Jacob, tanr, h Devitt av
 Stroh, John, lab, h Herbert
 Stroh, Melvin, upholstr, h Peeper
 Stroh, Wm, prop Alexander Hse, King e
 Stroikie, Jacob, mech, h Caroline
 Strom, Amsey, b Market Hotel
 Strom, Clarence, b Market Hotel
 Strong, Hugh, shmkr, h Foundry
 Strum, Chris, mach, h John n
 Strum, Moritz C, brbr, h John n

Stubbins, Edwd, wks Foundry, h Albert
 Stuebing, Otto, cgrmr, Cedar n
 Stuebing, Wm, coopr, h Cedar n
 Stuebing, Mrs Wm, h Erb s
 Stumpf, Jos, mason, h Menno
 Sturm, M C, brbr, King
 Suggitt, Geo, h Duke
 Sulton, Richd lab, h Church
 Taylor, J Addison, clk Waterloo Mutual Fire, h King
 Theal, Danl, eng, h Charles
 Thiel, Irvin, mldr, h Albert
 Thoman, Isaiah, tmstr, h Erb s
 Thomas, Mrs Chris, h King
 Thomas, Miss E, clk, h King
 Thomas, Elijah, h King
 Thomas, F W, excise officer, King
 Thomas, J S, tchr, h Victoria
 Thomas, W H, lab, h Princess
 Thomas, Wm, wks Brwy, h King
 Thomas, Wm H, h Albert
Thompson, W G, agent Canadian Exp Co, h Mary
 Toletzke, Wm, h Young s
 Toronto-Waterloo Office Fixture Co, Shantz av
 Trask, Mrs Kate, h Albert
 Treusch, Adam, h King
 Treusch, Chas, finshr, h Queen
 Treusch, Harvey, upholstr, h Queen
 Trumper, Fred B, lab, h John n
 Trussler, Byron, agent, h Erb s
 Trussler, Geo M, lab, h Victoria
 Tucker, Horace, mech, h Foundry
 Tucker, John, lab, h Menno
 Tucker, Sydney, lab, h Victoria
 Uffelman, Adam, salsmn Jacob Uffelman, Erb n
 Uffelman, Jacob, gen store, King, h Allen n
 Uffelman, Wm, clk, Allen n

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONE.

TOWN OF WATERLOO

191

Umbach, Otto M, trav, h Victoria
**Union Mills, Wm Snider, prop,
King**

Uttley, Mrs N, h Duke

Uttley, Nathan R, iron dlr, Queen,
h Duke

Vale, Geo W, lab, h Albert

Valentine, Jas, mfr, h Park av

Valentine & Martin, shoe mfrs,
Cedar, cor Queen

VanEvery, Clarke, mach, h Water

VanEvery, Miss May, steno Mu-
tual Life, Water

Vehitelen, August, mech, Duke

Veitel, Wm, wks Distillery, h
King

Venton, Geo, mldr, b Alexander
House

Voelker, A W, clk Mutual Life,
lvs Berlin

Wagner, Adam, cbntmkr, h Park

Wagner, Arthur, prntr Chronicle-
Telegraph, Erb s

Wagner, Elmer, wdwkr, Park

Wagner, John E, clk Waterloo
Mfg Co, lvs Berlin

Wagner, Mrs Leah, h George

Wagner, Tillie, mrs John Ritzer,
George

Wahl, Albt, coopr, John n

Wahl, Alfd, finshr, John n

Wahl, Edwd, finshr, h John n

Wahl, Harry, brbr, John n

Wahlsmith, Miss, drsmkr, h
John s

Wakely, R, b Huether House

Walley, F H, books and station-
ery, King

Walter, Jacob, shmkr, h Albert

Waltz, Frank, mach, h Allen n

Wankel, Emil, button turnr, h
Union

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

**11 Queen South, Berlin
Agents for**

**Sterling Accident
and Guarantee
Company**

**Surplus to Policyholders,
\$293,889.95**

Wardell, Greene, Ltd, shirt mfrs,
William n

Warner, Emil, finshr, h Foundry
Waterloo Broom and Brush Co,
N Martin, mgr, Erb n

Waterloo County Real Estate Co,
Erb s

Waterloo Furniture Co, E O
Weber, mgr, Allen, cor Willow

Waterloo Glove Mfg Co, J Schon-
delmayer, mgr, Duke

Waterloo Mfg Co, Cranson Snid-
er, mgr, King

**Insurance Company
of North America**

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS.

TOBACCO, Etc.

Pool and Billiard Room in
connection.

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

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**BOILER INSPECTION
INSURANCE COMPANY
OF CANADA**

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

Waterloo Mutual Fire Ins Co,
Frank Haight, mgr, King

Waterloo Steam Laundry, Web-
er n

Waterloo Tannery, Jacob Stroh,
prop, Erb n

Watson, M E, tchr, Mary

Watson, Jas B, blksmth, h Mary

Watson, W J, h York

Weaver, Alex, carp, h Young n

Webb & Fischer, M D's, King w

Webb, J H, M D, h Erb n

Weber, A J, carp, h Cedar n

Weber, Henry, wine clk City Hotl

Weber, Jacob, shmkr, h King

Weber, M S, clk Waterloo Mfg
Co, h Albert

Weber, Solomon, pntr, h Allen n

Weeks, P F, h Queen

Wegenast, Miss C, h King

Wegenast, Geo, mgr Mutual Life,
h King

Wegenast, Ida, steno Mutual
Fire, William

Wegenast, M S, turnr, h Wil-
liam s

Weichel & Son, hardware, etc,
King

Weichel, Chas J, bkpr Weichel
& Son, King

**Weichel, W G, mgr Weichel &
Son, h 8 Allen n**

Weidenhammer, A prntr, h King

Weidenhammer, Alberta, clk J H
Ziegler, Ezra av

Weidenhammer, Jacob, lab, h
Ezra av

Weigand, Davd, finshr, h Herbert
Weiler, Henry, butn wkr, b Alex-
ander House

Weinstein, Peter, lab, h Cedar n

Weinstein, Peter, lab, h Albert

Weis, P L, tmstr, h King

Weisgerber, Henry, mach, h Vic-
toria

Wells, Clayton (W Wells & Son),
h Allen n

Wells, W, & Son, dentists, King

Wells, Walter, h Caroline

Wendell, Henry H, tmstr, h Vic-
toria

Wendell, John, lab, h Foundry

Wendell, Louis, shmkr h Wil-
liam s

Weseloh, John, flour and feed,
Albert, h William

Westfall, Jos, btchr, h Ezra av

Westwood, Harry, eng, Weber s

White, August, mech, h Queen

Wilhelm, H M, harnsmkr, King,
h Queen

Wilhelm, Leo, harnsmkr, b City
Hotel

Wing, Rev M L, pastor Emanuel
Church, h Cedar s

Winkler, Geo, brbr Alexander
House, h King

Winkler, J H, acct Mutual Life,
Noecker

W. M. O. LOCHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin

PHONE 511

HOUSE PHONE 523

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA
IS THE COMPANY

that merits the patronage of the insuring public

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

193

Winkler, A, livry, Duke, h Queen
Winkler, Louis, wks Shirt facty,
h Allen n

Winn, Mrs Jane F, h Mary
Winterhall, Ed, wks Rubber fcty,
h Union

Witzel, Peter, blksmith, h Wil-
liam s

Woelfle, Edwd, h Albert

Woelfle, Geo, lab. h Cedar n

Woelfle, Henry, mech, h Church

Woelfle, Mathias, carp, h Cedar n

Wolfe, Alex, mech, h Queen

Wolfe, Alex, lmstr, h Duke

Wolfe, Christn, pntr, h Queen

Wolff, Hermn, pntr, h Princess

Wolfe, Jacob, lab, Duke

Wolfe, Jacob, mech, h Queen

Wolf, Menno, pump mkr, h Erb s

Woeller & Bolduc, furn mfrs,
Herbert

Woeller, C, (Woeller & Bolduc),
h King

Woodward, G W, excise officer,
h Caroline

Yanchus, Frank, b Market Hotel

Yanchus, John, b Market Hotel

Young, R M, prnt Sentinel. b
Huether House

Young, Mrs Wm, h John n

Youngblut, G F, shoes, King w,
h Young s

Zalewski, Jos, mech, h William s

Zick, Bertha, clk N A Zick, Wil-
low

Zick, Conrad, cbntmkr, h Willow

Zick, N A, shoes, King. h Willow

Ziegler, Mrs E, h Victoria

Ziegler, H A, pearl cutr, h King

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Imperial Guarantee
and Accident
Insurance Company
of Canada**

Surplus to Policyholders, \$213,447.72

Ziegler, Henry H, finshr, John n

Ziegler, John H, gro, King

Zimmerman, Mrs C, h Albert

Zimmerman, Wm, plmbr, b Com-
mercial Hotel

Zinn, John, boots and shoes,
King, h same

Zirka, Albt, boilermkr, h Union

Zobisch, Jas, wks Rubr facty, h
John s

Zobisch, Martin, mach, h Erb n

Zoellner, Miss A, h Erb n

Waterloo Mutual FIRE

Insurance Company

Established 1862.

Net Cash Surplus, \$199,769.

C. A. BOEHM, Agent
Waterloo and Berlin

PHONES

Office 219. Residence 209.

LEMBKE & KRELLER

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor
in connection.

7 KING STREET WEST, WALPER BLOCK.

A. G. BENDER,

RELIABLE REAL ESTATE DEALER.
Conveyancing, Money to Loan, Etc.

Office :
11 Queen St. South.
Berlin, Ont.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

194

VERNON'S DIRECTORY

BRIDGEPORT

Alphabetical Directory

HENRY VERNON & SON, PUBLISHERS

Alderson, John, engineer
 Berlin & Bridgeport Elec Ry
 Birnstihl, Mrs Amelia
 Birnstihl, Henry, horse trader
 Birnstihl, Emil, broom maker
 Boetger, David, rubber mkr
 Brubacker, Ferman, clerk
 Boelger, David, rubber maker
 Boetinger, J R, hotel
 Boetinger, Milton, bartender
 Boettinger, Gordon, butcher
 Bott, David, mechanic
 Bracey, Wm
 Burkholder, Mrs Sarah
 Clemens, John, laborer
 Crane, Mr
 Cressman, Ivan, milk dealer
 Eby, Moses, milk dealer
 Erb, Henry
 Freedman, Carl
 Frey, Benjamin, farmer
 Frey, J H, farmer
 Gastmeier, Mrs Mary
 Gastmeier, Otto, constable
 Gastmeier, Orson, mechanic

Gastmeier, Wm, fireman
 Gibbet, Fred, laborer
 Goeler, Henry, mechanic
 Goeler, Martin, mechanic
 Gole, Solomon S
 Grasser, J
 Groff, Allan, laborer
 Groh, Albert, fireman
 Guellett, Wm, mechanic
 Haas, Elam, laborer
 Haas, Irvine, mechanic
 Haas, Moses, laborer
 Hall, Arthur, mechanic
 Hallman, Israel, mechanic
 Hallman, Moses, dairyman
 Halstead, —, mechanic
 Hamel, Andrew, farmer
 Handorf, Louis, laborer
 Hann, William
 Harnack, Robert, mason
 Hassenflug, Henry, laborer
 Heck, Philip, mason
 Heckadorn, Ezra, laborer
 Himburg, Fred, cooper
 Hofheinz, Fred, finisher

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 - - \$14,518,441

Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 - - - \$2,973,750

W. M. O. LOCHEAD, District Manager

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BRIDGEPORT

195

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

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Springfield Fire and Marine Insurance Company

INCORPORATED 1849

Surplus to Policyholders, \$4,718,061.53

Losses Paid, \$46,763,346.40

Reichert, Arthur, laborer
Reichert, Frank, laborer
Reichert, John L, grocer
Reichert, Simon, mechanic
Reiter, Nicholas, farmer
Roedding, Louis, dairyman
Rohdenberg, George, laborer
Rohlan, Fred, supt
Roos, James
Schade, H, P M, general merch
Schaefer, Mrs John
Schedewitz, Albert, motorman
Schedewitz, John, motorman
Schelly, David, carpenter

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 299

LEMBKE & KRELLER, CIGARS, TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

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WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

Paid-up Capital, \$10,000,000
Reserve, \$6,000,000
Total Assets, \$150,000,000
Interest Allowed on Deposits.
J. MOORMAN, Manager Waterloo Branch.

196

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

North British and Mercantile Insurance Company

ESTABLISHED 1809

Total Funds Exceed \$85,805,000
Canadian Investments, 8,820,742

Schiedel, Herbert, traveller
Schiedel, Noah, broom maker
Schmitt, Henry H, cooper
Schmitt, Henry S, cattle dlr
Seebach, Philip, laborer
Seibert, A E, laborer
Seibert, Albert, mechanic
Seibert, Daniel, finisher
Seibert, Mrs Henry
Shirk, George M, bookkeeper
Shirk, G M, & Co, coal and salt
Shirk, Noah, miller
Shirk, Peter (Shirk & Snider)
Shirk & Snider, millers
Simpson, Martin
Schmidt, Wm, laborer
Schwartzentruber, Michl, laborer
Schweitzer, Louis, farmer
Schweitzer, Stanley, farmer
Schultz, Adolph, clerk
Schultz, Chas, mason
Schultz, Herman, mason
Smith, Charles, horse dlr
Snider, Levi
Stahl, Herman, lab
Stricker, Phillip, cooper
Underwood, C E, teamster
Underwood, Thomas, laborer

PERTH MUTUAL FIRE

INSURANCE COMPANY

ESTABLISHED 1863

Net Cash Surplus, \$202,793.

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

Underwood, Wm, laborer
Wagner, Casper, weaver
Wagner, Herman, hotel
Watson, Wm
Weaver, Titus, plumber
Weber, Eli, gardner
Weber, Tilman, teamster
Weber, Urias, farmer
Whiting, Miss E F, teacher
Woodhall, Gale, laborer
Woodhall, —, sr
Zemmer, Daniel, gardener

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

HAND-IN-HAND

INSURANCE COMPANY

ESTABLISHED 1873

OLD AND TIME-TRIED

THE MUTUAL LIFE OF CANADA

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

The success of this company attests its merit. Obtain an honest statement of the facts from the undersigned.
51 King St. West, Berlin
HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN
HEAD OFFICE, BERLIN, ONT.
Amount of Insurance written 1909, \$2,000,000.00.

TOWN OF WATERLOO

197

BERLIN AND WATERLOO CLASSIFIED BUSINESS DIRECTORY

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

ACCOUNTANTS

Scully & Scully, Berlin

ARCHITECTS

THE DESIGNING AND DRAUGHTING COMPANY

ARCHITECTS and DESIGNERS

Plans, Specifications and Detail Drawings, also
Commercial Designs and General Draughting.

36 TORONTO ST., TORONTO, ONT.

Designing & Draughting Co, Tor-
onto

Knechtel, Chas, Berlin
Wey, I, Berlin

*AUCTIONEER

Davey, J W, 59-61 King e

BAKERS

Bardon, Louis, Berlin

Davey, John W, Berlin
Ferguson, Fred K, Berlin
Dietrich, H A, Berlin

BANKS

Bank of Nova Scotia, Vernon D
MacLeod, mangr, Berlin
Bank of Toronto, J K Ball, mgr,
Berlin
Bank of Toronto, G A Stephens,
Waterloo
Commerce, G M Wedd, mangr,
Berlin
Commerce, J Moorman, mangr,
Waterloo
Dominion, K Bergmann, mngr,
45 King e
Hamilton, C L Laing, agent,
Berlin
Merchants, W E Butler, mangr,
Berlin
Molsons, Jacob Hespeler, mangr,
Waterloo

Lembke & Kreller,
CIGARS, TOBACCO, ETC.

7 KING ST. WEST,
WALPER BLOCK.

Pool and Billiard Parlor
in connection

You consult your own
interests by calling upon

A. C. BENDER,

REAL ESTATE DEALER,
CONVEYANCER, ETC.

THE CANADIAN BANK OF COMMERCE

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

198

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

BARRISTERS and SOLICITORS

Bitzer, A L, Berlin
Boulby, W H, Berlin.
Clement & Clement, Berlin
Cram, W M, Berlin
Haight, J C, Waterloo
McBride, A F, Waterloo
Millar & Sims, Berlin
Reade, W M, Berlin
Scellen & Weir, Berlin

BICYCLES

Steinmetz & Son, Berlin
Pequegnat, Arthur, Berlin

BOOKKEEPING MACHINES

Hainer Bookkeeping Machine

CASH REGISTER
CREDIT REGISTER
TIME RECORDER } IN ONE MACHINE

SEND FOR CATALOGUE

BOOKKEEPING MACHINES, LTD.
424 SPADINA AVE., TORONTO, ONT.

Bookkeeping Machines, Ltd, Tor-
onto

BILLIARDS AND POOL

Lembke & Kreller

BOOKSELLERS & STATIONERS

Bender, J P, Berlin
Clarke Bros, Berlin
Doersam, Jacob, Waterloo
Weaver Stationery Co, Berlin

BOOTS AND SHOES

Hessenauer, J, & Son, Berlin
Neill, R, Berlin
Seyler, Chas, Berlin
Sippel & Hagen, Berlin
Snyder, E K, Berlin
Weseloh, A, & Co, Berlin
Ziegler, W A, Berlin
Zinkann Bros, Berlin

*BREAD MACHINERY

Wilson, C H, & Son, Toronto
(see advt)

BREWERS

Kuntz, Louis, Waterloo
Lion, C N Heuther, Berlin

BUILDING STONE

YOU WILL FIND IT ADVISABLE TO
GET PRICES ON

ROMAN STONE

(Trade Mark Registered)

BEFORE YOU BUILD.

THE ROMAN STONE CO. Ltd.
100 Marlborough Ave. Toronto.

Roman Stone Co, Ltd, The, Tor-
onto

THE MUTUAL LIFE OF CANADA

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323

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

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF WATERLOO

199

BUILDERS' SUPPLIES

Braun, Casper, Berlin

BUSINESS COLLEGE

Berlin Business College, W D
Euler, principal, Berlin

A Good Salary

Quickly comes when qualified to earn it.

CENTRAL BUSINESS COLLEGE, TORONTO.

will train you quickly and effectively. It has
trained thousands. Free catalogue explains.
Write for it. W. H. SHAW, Principal.

Central Business College, Toronto

BUTCHERS

Dumart, H, Berlin
Eby, Ion, Berlin
Hinsberger, S P, Berlin
Kraft, E, Berlin
Manz, George, Berlin
Schneider, J M, Berlin

*BUTCHERS' TOOLS

Wilson, C, & Son, Toronto (see
advt)

CARPET MANUFACTURERS

The Brinton Carpet Company of Canada,
LIMITED—PETERBOROUGH

Manufacturers

Milton, Brussels and Axminsters

WM. E. WHITEHEAD, Agent

KILDARE HAND TUFTED CARPETS.

Sales Dept.—28 WELLINGTON ST. WEST, TORONTO.

Brinton, The, Carpet Co, of Can-
ada, Ltd, Toronto

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin
Agents for

**Commercial Union
Assurance Company
LIMITED**

Total Funds Exceed \$84,600,000

CIGARS, ETC

Lembke & Keller, Berlin

CROCKERY, CHINA & GLASS

A & E Heller, Berlin

CLOTHIERS

Moyer, Allan, Berlin
Smyth Bros, Berlin
Strasser & Co, Waterloo
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

GORE DISTRICT MUTUAL FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST. WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.



The Canadian Bank of Commerce

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

200

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Royal Insurance Company, Limited

ESTABLISHED 1845
Assets, \$71,000,000

COAL AND WOOD

Boehmer, R. & Co, Berlin
Kloepfer & Co, Berlin
Lockhart, A, Berlin
Pipe, A A, Berlin

COLLEGES AND SCHOOLS

ESTABLISHED 1860.

BRITISH AMERICAN BUSINESS COLLEGE

Y. M. C. A. BUILDING, TORONTO.

The oldest in Canada. Excellent Courses.
Fine equipment. Up-to-date methods. Positive results. Catalogue sent on request.

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A Boarding and Day School for Girls

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Teachers of highest academic standing
Mrs George Dickson, Miss J. E. Macdonald, B.A.,
President. Principal.

St Margaret's College, 144 Bloor St, Toronto

W. M. O. LOCHHEAD, District Manager

51 King Street West,

Phone 511.

House Phone 323

CONTRACTORS

Braun, Casper, Berlin

CORRESPONDENCE SCHOOLS

International, Berlin

COUNTER CHECK BOOKS

F. N. BURT COMPANY, Limited

Successors to
The Carter-Crume Co., Ltd. (Canadian Branch)
The Morton Co., Ltd., and
Merchants' Counter Check Book Co., Ltd.

Manufacturers of
Counter Check Books, Shipping Tags,
Invoice Tags, Credit Systems, Duplicating
Letter Books and Paper Boxes.

44 KING STREET WEST, TORONTO, ONT.

Burt, F N, Co, Ltd, Toronto

DENTISTS

Cornell, E P, Berlin
Hertel, A H, Berlin
Hilliard, J A, Berlin
Hughes, F G, Waterloo
Rudel, A E, Berlin
Wells, W, & Son, Waterloo
Wilkinson, W R, Berlin

DRUGGISTS

Clarke Bros, Berlin
Devitt, E M, Waterloo
Ritz, E O, Berlin
Roos, A J, Berlin and Waterloo
Schmidt, W J, Berlin

DRY GOODS, ETC

Bricker & Co, Waterloo
Cressman, M C, Berlin
Ernst, S R, Berlin
Lang Bros & Co, Berlin
Macklin, F E, Berlin
Mills, C H, Berlin

THE MUTUAL LIFE OF CANADA

Low Expense Rate, Low Death Rate and care in respect of investments are the items that count, Examine our records in these regards,

ECONOMICAL MUTUAL FIRE INS. CO., OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF WATERLOO

201

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

ELECTRICAL CONTRACTORS

CHADWICK BROS.

ELECTRICAL CONTRACTORS
BRASS FOUNDERS & METAL SPINNERS
ART METAL GOODS

IF IT IS BRASS, COPPER, ALUMINUM
OR IRON—WE MAKE IT.

WRITE FOR INFORMATION.

SHOWROOM 193 KING EAST. FACTORY OAK AVE. & BARTON ST.
HAMILTON, ONT.

Chadwick Bros, Hamilton

ELECTRICAL SUPPLIES

Electric Construction Co, Berlin

EXPRESS COMPANIES

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

FLOUR AND FEED

Eidt, J L, Berlin

FURNITURE DEALERS

Canada Furniture Manufacturers,
Berlin
Lippert, Edward, Berlin
Schrieter, A G, Berlin
Hallman, A S, Berlin
Haseflugg, G, Waterloo

GARAGE

Gross, Nelson, Berlin

H. L. STAEBLER & CO.,
INSURANCE

11 Queen South, Berlin

Agents for

The Rimouski Fire INSURANCE COMPANY

Established 1876

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

GENERAL STORES

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

*GROCERIES (Wholesale)

Randall & Roos, Berlin

GROCERS

Ahrens, H J, Berlin
Baumbaertner, John, Waterloo
Beck & Schell, Berlin

C. A. BOEHM

District Agent
THE

Employers' Liability

Assurance Corporation, Limited

Capital, \$5,000,000.00.

Accident, Sickness, Employers'
Liability and Guarantee Bonds

Liberal Policies Issued.
Prompt Settlements.

PHONES — Office 249; Residence 209

LEMBKE & KRELLER,  **Cigars, Tobacco, Etc.**

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING STREET WEST, WALPER BLOCK.

GENERAL REAL ESTATE
BUSINESS TRANSACTIONS

A. G. BENDER,

11 QUEEN ST. SOUTH,
BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Pacific Coast Fire Insurance Company

INCORPORATED 1890.

Surplus to Policyholders, \$206,800

Betzner & Co, Berlin
Bristol, John, Berlin
Hallman, A S, Berlin
Haseflug, 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

HOTEL TABLEWARE



GET WISE HAVE THE BEST,
IT PAYS.

MADDOCK'S VITRIFIED

HOTEL WARE

With Welded Edge, is the standard of quality.
CORRESPONDENCE SOLICITED

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

Klotz, E W, Toronto

HOTELS

Alexander House, Waterloo
American Hotel, Berlin

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

ICE DEALERS

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

INSURANCE COMPANIES AND AGENTS

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

The Mutual Life of Canada

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

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

Economical Mutual Fire Ins. Co. of Berlin

HEAD OFFICE, BERLIN ONT.

Security ample.

Losses promptly and equitably adjusted.

TOWN OF WATERLOO

203

Berlin
 Canadian Casualty, I S K Weber
 Co, Berlin
 Canadian Fire, B C, Schulte, Ber-
 lin
 Canadian Fire, H L Staebler &
 Co, Berlin
 Canadian Railway Accident, H L
 Staebler & Co, Berlin
 City of Hamilton Cash Mutual,
 Fire, I S K Weber Co, Berlin
 Commercial Union Fire, H L
 Staebler & Co, Berlin
 Crown Fire, I S K Weber Co,
 Berlin
 Dominion Burglary, H L Staebler
 & Co, Berlin
 Dominion of Canada Guarantee
 and Accident, A H Seibert,
 Berlin
 Dominion of Canada Guarantee
 and Accident, B C Schulte, Ber-
 lin
 Dominion Fire, I S K Weber Co,
 Berlin
 Dominion Life, Thomas Hilliard,
 mangr, head office, Waterloo
 Dominion Plate Glass, I S K
 Weber Co, Berlin
 Economical Mutual Fire, W H
 Schmalz, mangr, head office,
 Berlin
 Economical Mutual Fire, Carl
 Kranz, Berlin
 Equity Fire, H L Staebler & Co,
 Berlin
 Equiv Fire, I S K Weber Co,
 Berlin
 Equity Fire, Carl Kranz, Berlin
 Fidelity and Casualty Co, N Y,
 B C Schulte, Berlin
 Fidelity and Casualty Co, N Y,
 I S K Weber Co, Berlin

H. L. STAEBLER & CO.,
 INSURANCE

11 Queen South, Berlin

Agents for

London Assurance Corporation

INCORPORATED 1720

Capital Paid Up, \$2,241,375

Total Cash Assets, 22,457,416

General Fire, I S K Weber Co,
 Berlin
 Gore Mutual Fire, Carl Kranz,
 Berlin
 Great West Life, A H Seibert,
 Berlin
 Guardian Fire, Carl Kranz, Berlin
 Hamilton Cash Mutual Fire, I S
 K Weber Co, Berlin
 Hand-in-Hand Ins Co, H L Staeb-
 ler & Co, Berlin
 Hartford Fire, Carl Kranz, Berlin
 Home Fire, Carl Kranz, Berlin



HARTFORD FIRE INSURANCE COMPANY

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

A. C. BENDER

REAL
 ESTATE

11 Queen St. S.
 Berlin, Ont.

ESTATES MANAGED.
 HOUSES RENTED.
 RENTS COLLECTED, Etc.

LEMBKE & KRELLER

Cigars, Tobacco, Etc.

7 KING STREET WEST

Pool and Billiard Parlor
 in Connection.

WALPER BLOCK.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

204

VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

THE STANDARD LIFE ASSURANCE COY

ESTABLISHED 1825

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

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

Mutual Life of Canada, George
 Wegenast, mangr; W H Rid-
 dell, sec; head office, Waterloo
 Mutual Life of Canada, W M O
 Lothead, district mngr, Berlin
 New York Plate Glass, Carl
 Kranz, Berlin
 North British & Mercantile Fire,
 H L Staebler & Co, Berlin
 Northern Assurance Company,
 Carl Kranz, Berlin
 Ontario Fire, I S K Weber Co,
 Berlin
 Ontario Fire, H S Staebler & Co,
 Berlin
 Pacific Coast Fire, H L Staebler
 & Co, Berlin
 Phenix of Brooklyn Fire, Carl
 Kranz, Berlin
 Phoenix Ins Co, Hartford, H L
 Staebler & Co, Berlin
 Prudential Life, C A Bilhaz,
 special agent, Berlin
 Prudential Life, 69 Frederick
 Queen City Fire, H L Staebler &
 Co, Berlin
 Richmond & Drummond Fire, I S
 K Weber Co, Berlin
 Rochester-German Fire, Carl
 Kranz, Berlin
 Roval Fire, H L Staebler & Co,
 Berlin
 St Paul Fire, and Marine, I S K
 Weber Co, Berlin
 Shantz, F E, & Co, Berlin
 Springfield Fire, H L Staebler &
 Co, Berlin
 Standard Fire, B C Schulte, Ber-
 lin
 Standard Life, H L Staebler &
 Co, Berlin
 Sterling Accident and Guarantee
 Co, H L Staebler & Co, Berlin

The Mutual Life of Canada

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

W. M. O. LOCHEAD, District Manager

51 KING ST. WEST,

Phone 511

House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

Amount of Risk, \$22,000,000.00

Total Assets, \$550,000.00

Government Deposit, \$50,000.00

TOWN OF WATERLOO

205

United States Fidelity and Guarantee Co, H L Staebler & Co, Berlin

Waterloo Mutual Fire, Frank Haight, mangr, hd office Waterloo

Wellington Mutual Fire, I S K Weber Co, Berlin

Western Fire, I S K Weber Co, Berlin

Western Marine, I S K Weber Co, Berlin

Yorkshire Fire, Carl Kranz, Berlin

LAUNDRIES

Pearl Steam Laundry, Berlin Sun, Waterloo

LIQUORS

Barnhart, Wm, Berlin

Seagram, J E, Waterloo

Stein, C, Berlin

*LIVERIES

Bricker & Son, Berlin

Lawrason, W A, Berlin

MANUFACTURERS

Ahrens, A H, & Co, shoes, Berlin

Alpha Chemical Co, Berlin

Berlin Brick Co

Berlin Cigar Co

Berlin Foundry

Berlin Felt Boot Co

Berlin Furniture Co

Berlin Gasoline Engine and Thresher Co, Ltd

Berlin Gauntlet Mfg Co

Berlin Glue Works

Berlin Interior Hardwood Co

Berlin Plate Glass & Mirror Co

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

The Ontario Fire Insurance Company

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

Berlin Racycle Co

Berlin Robe and Clothing Co

Berlin Rubber Manfg Co, Ltd

Berlin Shirt and Collar Co

Berlin Suspender Co

Berlin Woodenware Co

Blankstein, Chas, cigars, Berlin

Boehmer, A, & Co, paper boxes,
Berlin

Bolduc & Waeller, furniture,
Waterloo

Breithaupt Leather Co, Ltd, Berlin



LEADING FIRE INSURANCE COMPANY
IN AMERICA.

J. B. HUGHES, Special Agent. Phone 259

C. A. BOEHM, Local Agent. Phone 249

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

Pool and Billiard Parlor in connection.

A. C. Bender, REAL ESTATE

CITY AND FARM
PROPERTY HANDLED
ADVANTAGEOUSLY.

INFORMATION

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

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. Wedd, Manager Berlin Branch.

J. Moorman, Manager Waterloo Branch.

206

VERNON'S DIRECTORY

H. L. STAEBLER & CO.,

INSURANCE

11 Queen South, Berlin

Agents for

**Queen City Fire
Insurance Company**

Established 1871

Total Assets, \$271,000

Canada Button Co, Berlin

Canada Furniture Manufacturers,
Berlin and Waterloo

Cloisnone Glass Co, Berlin

Doerr, C H, & Co, biscuits, Berlin

Forwell Foundry Co, Berlin

Foster-Armstrong Co, pianos,
Berlin

Hachborn, C H, & Co, upholstrs,
Berlin

Hagen Shirt and Collar Co, Berlin
Hall, H J, & Son, planing mills,
Berlin

Havana Cigar Co, Berlin

Hertil, A, refrigerators, Berlin

Hibner Furniture Co, Berlin

Hoffman, C C, buttons, Berlin

Jackson & Cochrane, founders,
Berlin

Kaufman, Jacob, planing mills,
Berlin

Keil, Fred, cigars, Waterloo

Kreiner, J, & Co, furniture, Berlin

Krug, H, Furniture Co, Berlin

Lang Tanning Co, Ltd, Berlin

Lippert & Co, furniture, Berlin

Meinke, Wm, cigars, Berlin

Merchants' Rubber Co, Berlin

O'Donald, Thomas, cigar boxes,
Waterloo

Oberholtzer, G V, & Co, shoes,
Berlin

Ontario Sugar Co, Berlin

Onward Manfg Co, sliding furn-
iture shoe, Berlin

Ott, M, & Son, bricks, Berlin

Peerless Leather Co, Berlin

Pequegnat, The Arthur, Clock
Co, Berlin

Roschman & Bros, buttons, Wat-
erloo

Schierholtz & Zinkam, furniture,
Waterloo

Shantz, J Y, & Son, buttons, Ber-
lin

Shirk & Snider, flour mills,
Bridgeport

Snider, J B, furniture, Waterloo

Snider, Wm, flour mills, Water-
loo

Snyder Bros' Upholstering Co,
Ltd, Waterloo

Star Whitewear Co, Berlin

Tolton, Harry, shirts, Berlin

Toronto-Waterloo Office Fixture
Co, Waterloo

Tuerk Bros, foundry, Berlin

Valentine, Turner & Co, shoes,

Walker Bin and Store Fixture
Co, Berlin

Waterloo Broom and Brush Co,
Waterloo

Waterloo Glove Mfg Co, Waterloo

Waterloo Mfg Co, Ltd, imple-
ments, Waterloo

Waterloo Shoddy Mills, Waterloo

Waterloo Woolen Mills, Water-
loo

Wiegand & Co, shirts, Berlin

Winterhalt, J, cigars, Berlin

The MUTUAL LIFE OF CANADA

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

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

OFFICE PHONE 511

HOUSE PHONE 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN.

ESTABLISHED 1871.

HEAD OFFICE, BERLIN, ONT.

Has had 38 Years' Experience in Fire Insurance Underwriting.

ITS GROWTH HAS BEEN A STEADY ONT.

TOWN OF WATERLOO

207

**Insurance Company
of North America**

Founded 1792.

Losses Paid, \$144,730,841.

Surplus, \$5,589,406.

**Fire, Marine, Automobile,
Tourist, Etc.**

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

Williams, Green & Rome, shirts,
Berlin

Woeller & Bolduc, furniture,
Waterloo

Wunder Furniture Co, Berlin

MAPS

Brandt, Wm B, 540 Ontario St,
Toronto

MARBLE & GRANITE WORKS

Braun, Casper, Berlin

MEN'S FURNISHINGS

Costello, W O, Berlin

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

11 Queen South, Berlin
Agents for

**Sterling Accident
and Guarantee
Company**

**Surplus to Policyholders,
\$293,889.95**

Garner, A Z, Berlin
Sauder, E A, Berlin
Thornton & Douglas, Ltd, Berlin
Weseloh, A, & Co, Berlin
Wildfang, M, Berlin

MERCHANT TAILORS

Harrison, George, Berlin
Rosenberg, Max, Berlin
Stieler & Seibert, Berlin
Schmitt, S O, Berlin
Tylinski & Co, Berlin
Wildfang, M, Berlin

MILLINERY

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

MAPS FOR MUNICIPAL PURPOSES.

SPECIAL SURVEYS. ADVERTISING MAPS.

LITHOGRAPHIC DRAFTING, TRACING, BLUEPRINTING.

WM. B. BRANDT, Div. Eng. 540 Ontario Street, Toronto

Lembke & Kreller,

7 King St. W., Walper Block.

CIGARS,

TOBACCO, Etc.

Pool and Billiard Room in
connection.

FOR REAL ESTATE, CONVEYANCING
AND MONEY ON PROPERTY, SEE

A. C. BENDER,

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

The Canadian Bank of Commerce

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

BOILER INSPECTION INSURANCE COMPANY OF CANADA

Established 1875

Policies Guaranteed by The Hartford
Steam Boiler Inspection and
Insurance Company

Total Security to Policyholders, \$4,552,000

NEWSPAPERS

Berlin Journal, Rittinger & Motz,
Berlin

Berlin News-Record, Berlin

Berlin Telegraph, Berlin

Canadischer Kolonist, Rittinger
& Motz, Berlin

Chronicle-Telegraph, Waterloo

Deutsche Zeitung, Waterloo

Gospel Banner, Douglas Bros,
Berlin

Missionary, Douglas Bros, Berlin
Ontario Glocke, Rittinger & Motz,
Berlin

NURSERIES

Berlin, H L Jansen, Berlin

OPTICIANS

Boehmer Bros, Berlin

Gabel, A J, Berlin

OSTEOPATHY

Bingeman, Ella, Berlin

Heist, E D, King W, Berlin
Heist, Mrs E D, King w, Berlin

PAINTERS

Hell, J W, Berlin

Hamel, E, & Co, Berlin

Wolfe, Chris, Waterloo

PATENT ATTORNEYS

FETHERSTONHAUGH & CO.

—THE OLD ESTABLISHED FIRM—

—HEAD OFFICE—

ROYAL BANK BUILDING,
10 King St. East, TORONTO

BRANCHES—Montreal, Ottawa, Winnipeg,
Vancouver and Washington, D. C., U. S. A.

Fetherstonhaugh & Co, Toronto

PATENTS

FETHERSTONHAUGH, DENNISON & CO.

REGISTERED ATTORNEYS

STAR BLDG., 18 KING ST. W., TORONTO

Also MONTREAL, OTTAWA, WINNIPEG and WASHINGTON
Send for "THE PROSPECTIVE PATENTEE."

Featherstonhaugh, Dennison &
Co., Toronto

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PATENTS

PROCURED, MARKETED, BOUGHT AND SOLD.

The Patent Exchange and Investment Company,

J. ARTHUR MACMURTRY, Manager,

152-154 Bay St., Toronto, Canada.

Send for free list of Patents Wanted and for sale

McMurtry, J A

W. M. O. LOCHEAD,
DISTRICT MANAGER,

51 King Street West, Berlin

PHONE 511

HOUSE PHONE 323

Intelligent investigation will clearly prove that

THE MUTUAL LIFE OF CANADA

IS THE COMPANY

that merits the patronage of the insuring public

ESTABLISHED 59 YEARS

Wilson's *Gold Medal* **Scales**

32 HIGHEST PRIZES IN CANADA

*Wilson
Pays
the
Freight*



*100
Styles
of
Scales*

COAL, HAY AND GRAIN SCALES

SEND FOR CATALOGUE

C. WILSON & SON,
79 Esplanade St. East,
TORONTO, CANADA

PLATE AND WINDOW GLASS

*Situated on Don Roadway, North of Queen St. East,
ten minutes by Street Car from Corner
King and Yonge Sts., Toronto*



THE TORONTO PLATE GLASS IMPORTING COMPANY, LIMITED,

HILL & RUTHERFORD, Managing Directors

*The Largest Glass Bending, Bevelling,
Mirror and Ornamental Glass
Works in Canada*

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

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

TOWN OF BRIDGEPORT

209

PATTERN MAKERS



**The Hamilton
Pattern
Works**

PATTERN SPECIALISTS

Hamilton, Canada.

All kinds of wood
patterns.

The Hamilton Pattern Works,
Hamilton, Canada

PHOTO SUPPLIES

Starnaman & Son, Berlin

PHYSICIANS

Armitage, J H, Waterloo
Bauman, A F, Waterloo
Bowlby, G H, Berlin
Cline, L F, Berlin
Hett, J E, Berlin
Hilliard, W L, Waterloo
Honsberger, J F, Berlin
Huehnergard, H, Berlin
Karn, C J W, Berlin
Lackner, H G, Berlin
McLean, John, Berlin
Minchin, D J, Berlin
Noecker, C J, Waterloo
Wallace, W T, Berlin
Walters, J J, Berlin
Webb & Fischer, Waterloo
Whiteman, R W, Berlin

PICTURE FRAMERS

Starnaman & Son, Berlin

PIANOS AND ORGANS

Becker, E W, Berlin
Bressnahan, J P, Berlin

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

11 Queen South, Berlin
Agents for

**Springfield Fire and
Marine
Insurance Company**

INCORPORATED 1849

Surplus to Policyholders, \$4,718,061.53

Losses Paid, \$46,763,346.40

Gardiner, F G, Berlin

Wanless, G A, Berlin

PLANING MILLS

Sash and Doors

Hall, H J, & Son, Berlin
Kauffman, J, Berlin

PLATE GLASS

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

Head Office—WATERLOO



C. A. BOEHM,

Agent for Waterloo and Berlin.

Phone—Office 249; Residence 209

LEMBKE & KRELLER, CIGARS,
TOBACCO, ETC.

POOL AND BILLIARD PARLOR IN CONNECTION.

7 KING ST. WEST

WALPER BLOCK.

If you want to buy or
sell Real Estate, see

A. C. Bender.

HE WILL HANDLE YOUR PROPERTY TO THE BEST
ADVANTAGE.
71 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
 Agents for

Atlas Assurance Company, Limited

ESTABLISHED 1808

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

PLUMBING AND HEATING

Hainsworth, John, Berlin
 Hollinger & Durst, Berlin
 Wolfhard, H. & Co, Berlin
 Winters, Thompson, Berlin

PRINTERS (Book and Job)

Berlin News-Record, Berlin
 Berlin Telegraph, Berlin
 Chronicle-Telegraph, Waterloo
 Cober & Dopp, Berlin
 Douglas BBros, Berlin
 Rittinger, Herman, Berlin
 Rittinger & Motz, Berlin
 Weaver Stationery Co, Berlin

RAILWAYS, Freight Offices

C P R, Joseph
 G T R, Weber

REAL ESTATE AGENTS

Bender, A C, Berlin
 Knell, Henry, Berlin
 Shantz, F E, & Co, Berlin
 Schulte & Riener, Berlin
 Weber, I S K Co, Berlin

*SCALES

Wilson & Son, Toronto (see
 advt)

SEED COMPANY

Ontario Seed Co, Waterloo

*SEWING MACHINES

Bressnahan, J P, Berlin
 Singer Manfg Co, Berlin
 Wanless, G A, Berlin

STOVES AND TINWARE

Wolfhard & Co, Berlin
 Hymmen, P, Berlin
 Snider, Fred, Berlin
 Weichel, M, Waterloo

TANNERS

Breithaupt Leather Co, Berlin
 Lang Tanning Co, Berlin

TELEGRAPH and TELEPHONE COMPANIES

Bell Telephone Co, Berlin and
 Waterloo
 Canadian Pacific, A J Roos,
 Berlin
 Great North Western, Berlin

THE MUTUAL LIFE OF CANADA

Gilt Edged Assets, Jan. 1, 1910 . . .	\$14,518,441	W. M. O. LOCHHEAD, District Manager
Clear Surplus above Reserve and all other liabilities, Jan. 1 1910 . . .	\$2,973,750	51 KING ST. WEST, Phone 511. House Phone 323

ECONOMICAL MUTUAL FIRE INS. CO. OF BERLIN

HEAD OFFICE, BERLIN, ONT.

John Fennell, President.

W. H. Schmalz, Sec. and Manager.

Geo. C. Lang, Vice-President.

TOWN OF BERLIN

211

*THERMOS BOTTLES



For sale by DRUG, HARDWARE, SPORTING
GOODS AND JEWELRY STORES.

CANADIAN THERMOS BOTTLE CO.
Limited

12-14 SHEPPARD ST., TORONTO

Canadian Thermos Bottle Co,
Ltd, 12-14 Sheppard st, Toronto

TYPEWRITERS AND SUPPLIES

Monarch, H L Staebler & Co,
Berlin

United Typewriter Co, Toronto

UNDERTAKERS

Klippert Undertaking Co, Water-
loo

Lippert, Edward, Berlin

Simpson Co, Berlin
Surarus, A B, Berlin

VARIETIES

Knox, S H, & Co, Berlin

VERMIN EXTERMINATORS

COMMON SENSE MANFG. CO.

381 Queen St. W., Toronto

MANUFACTURERS OF

COMMON SENSE EXTERMINATORS

For Rats and Mice, Roaches and Bedbugs, No
Odor—Dries them up. Every package guar-
anteed. All dealers.

WRITE FOR TESTIMONIALS

Common Sense Mfg Co, 381
Queen st w, Toronto

WATCHMAKERS AND JEWEL- ERS

Boehmer Bros, Berlin

Gabel, A J, Berlin

Heller Bros, Berlin

Heller, J H, Berlin

Pequegnat, Paul, Berlin

Roos, E J, Waterloo



THE
**UNDERWOOD
TYPEWRITER**

is more extensively used in Can-
ada than all other makes com-
bined. See the Underwood man
at our nearest office. He is a
good fellow to know.



UNITED TYPEWRITER CO., LIMITED
OFFICES IN ALL CANADIAN CITIES. HEAD OFFICE AT TORONTO

LEMBKE & KRELLER,

CIGARS, TOBACCO, ETC.

Pool and Billiard Parlor in connection.

7 KING ST, WEST, Walper Block.

A. C. BENDER, REAL ESTATE AND CONVEYANCING.
11 QUEEN ST. SOUTH, BERLIN, ONT.

THE CANADIAN BANK OF COMMERCE

Paid up Capital, \$10,000,000.

Reserve, \$6,000,000.

Total Assets, \$150,000,000.

Transacts a General Banking Business.

Interest allowed on Deposits.

G. M. WEDD, Manager Berlin Branch.

J. MOORMAN, Manager Waterloo Branch.

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VERNON'S DIRECTORY

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THE MUTUAL LIFE OF CANADA

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

W. M. O. LOCHEAD, District Manager, 51 King St. West, Berlin
Office Phone 511 House Phone 323



HARTFORD FIRE INSURANCE COMPANY

A Century Old
In San Francisco alone ten millions paid.
C. A. BOEHM, Agent.
Phones—Office 249. Residence 269.

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

PHOENIX INSURANCE COMPANY

OF HARTFORD, CONN.

Established 1854

Total Assets, - \$9,900,000
Total Losses Paid, 65,696,377

IF YOU WISH TO KEEP THE BABY HEALTHY

You must feed it good nourishing
food that it can digest.

WE HAVE RECEIVED A LARGE
NUMBER OF

TESTIMONIALS

FROM
PHYSICIANS,
PROFESSIONAL
NURSES,
MOTHERS,
DRUGGISTS

and others who have used Triangle
Baby Food for a number of years, and
they all recommend it as one of

THE BEST BABY FOODS

that can be purchased. Try it
and you will be pleased
with results.

TRIANGLE FOOD

Is for sale at all Drug Stores.

If you cannot procure it in your town
write for a FREE sample tin to

Triangle Food Co.

HAMILTON, ONT.



OUR FIRST

consideration with the little ones should be to provide
nourishing food that will agree with them. We have
no hesitation in saying "TRIANGLE FOOD" is the best
substitute for "mother's milk" known in Canada.

H. L. STAEBLER & CO., INSURANCE

11 Queen South, Berlin
Agents for

Commercial Union Assurance Company LIMITED

Total Funds Exceed \$84,600,000

CORE DISTRICT MUTUAL FIRE

Insurance Company

Established 1839.

Net Cash Surplus, \$333,772.

C. A. BOEHM, Agent.

Phones—Office 249; Residence 209.

AB 7347

HENRY VERNON & SON

Directory Publishers

City of Hamilton Directory, -	\$4 00
City of London Directory, -	4 00
City of Guelph Directory, -	2 50
City of Stratford Directory, -	2 50
City of Chatham Directory, -	2 50
City of St. Catharines Directory,	2 50
City of Belleville Directory, -	2 50
City of Niagara Falls Directory,	2 50
Sault Ste. Marie Directory, -	2 50
Berlin and Waterloo Directory,	2 50
Owen Sound Directory, -	2 50
Galt and Preston, - - -	2 50
Brockville Directory, - -	2 50
Barrie and Orillia Directory,	2 50
Collingwood Directory, -	2 50
North Bay - - - -	2 50



HEAD OFFICE:

127 Jackson St. West, Hamilton, Ont.

The Stores for the People

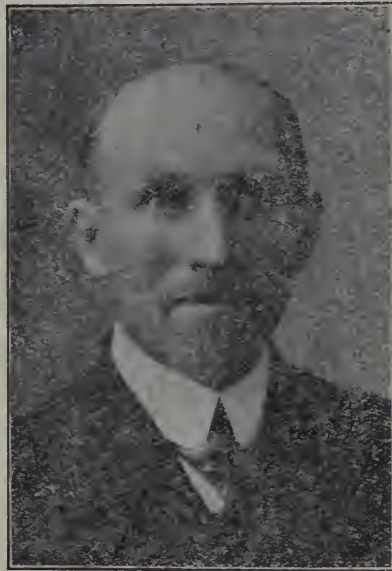
STORE NO. 1

**BOOTS and
SHOES**

**NEXT TO
DOMINION
BANK**

We are sole agents
for the SLATER
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