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Billiard Parlor and Cigar Store

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Two Pool and two Billiard Tables, and one English Billiard Table—the
latter the only one in the city. All necessary fixtures, etc.,
for playing the latest games.

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ALL KINDS OF CLOTHING CLEANED, DYED and REPAIRED.

DYEING and CLEANING Jackets, Dresses, Silks, Overcoats, Coats and Pants,
Table and Piano Covers, Shawls, Gloves, etc.

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their original color, and causes the garments to look almost as well as when new.

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shortest notice.

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will receive prompt attention.

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STREET, ALPHABETICAL, BUSINESS
AND MISCELLANEOUS

DIRECTORY

FOR THE YEARS

1900 to 1902

CORRECTED TO OCT. 22, 1900.
SECOND EDITION

Price, \$2.00



HENRY VERNON, PUBLISHER,

Head Office: 138 Mary Street, Hamilton, Ont.

GRIFFIN & KIDNER, Printers, 58 King William Street, Hamilton.

PREFACE.



THE publisher, in presenting his second edition of the CITY OF STRATFORD DIRECTORY, thanks the people for the liberal support he has received, and hopes that the Directory will prove a useful and convenient guide. Having had a large and varied experience of twenty-two years in the Directory business, he has adopted the latest improvements in the method of compiling this work, and confidently asserts that it will be found as nearly perfect as it is possible for a book of this character to be. The work will be published by him every two years, and it will be to the mutual interest of both parties that the people support the publisher.

HENRY VERNON,
DIRECTORY PUBLISHER,
Head Office, 138 Mary St. Hamilton.

Oct. 25, 1900.

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VALISES
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Painter AND
Decorator,

82 ONTARIO ST., opp. Albion,

STRATFORD, ONT.

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DOWNIE STREET, next door to the Opera House.

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No. CITY OF STRATFORD

STRATFORD.

CITY OF STRATFORD

STREET DIRECTORY

HENRY VERNON, PUBLISHER.

Albert st, north side,
from Downie to
Limits

Merchants Bank
Andrew Waddel, ins
J T Waddel, livery
Vacant
Vacant
Fred Burnham
Geo Levett
Stratford Clothing Co
R H Myers
M Lightfoot, coal

Waterloo st intersects

James Jones
Mrs Annie Pethick
W W Jermyn
Duacan Scott
W Hornick
Mrs C Clutton
J H Lawson
C B Smith

A G Seyfert
J D McCrimmon
John Langley

Nile st intersects

T J Wilkins
M O'Grady
J D Hamilton
T F Roome
F R Johnson
Mrs Wm Buyers
O E Stalker

Front st intersects

M C McKeown
W R Bradshaw
Mrs M Madigan
John McLean
A Dougherty
John McDonald
Wm Gotler

Queen st intersects

Peter Close
D McNeil

Jas Dawson
J M Willis

King st intersects

Geo Davis
Railroad track
Romeo st intersects
Mrs M A Ellis

Albert st, south side

Windsor Hotel
J A Robertson, M D
Fire Hall

Waterloo st intersects

John Hudson
A Monkman
J J Dunsmore
Albert Lloyd
Mrs F D Hamilton
Nile st intersects
Albert Ward

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HEAD OFFICE, TORONTO.

E. H. SCOTT, Superintendent.

Aims to give the Best Results for the
Lowest Premium consistent with safety

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Manufacturers MEN'S FURNISHINGS
and HATS.....
CASH AND ONE PRICE.

7 MARKET STREET, STRATFORD. ALSO GUELPH AND CHATHAM.

TROW BROS.,

CONVEYANCERS, AUCTIONEERS, ETC.

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SPECIALTY OF ROSES
AND CARNATIONS



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LAND PLASTER
AND SALT



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THE JAPANESE MAGIC

Hair Restorer

IS THE
GREATEST DISCOVERY
OF THE
19th CENTURY.

John st intersects H Levett
Avondale ave intersects H G Walton
Vacant J W Bate
Ed Kane J A Simpson

Avondale ave, from Bay st, east side, from
Huron to Cemetery Brunswick to Regent

Beulah Faith Home
Cemetery John Welsh
Thos Moore
Miss C Scott
Albert Murr

Argyle st, east side,
from St David Vacant
Vacant
Donald Campbell

Geo Clark
F Francis
Hugh Dickie
Wm Barlow
Wm McGeorge
David W Bridgeford
John Ball
Wm H Hurrell
John Whitlock
Jas Chenoweth
Wm Brown
Robt Moore
John Hogarth

Duro st intersects
Thos Bosworth
Michael Ega

Argyle st, west side J J Martin
Mrs S Keenen
Fred Mossop
Mrs S Kern
Frank Baker

James Burke
Edward Fitzgerald
R Walton
John Ridgedale
J W Chowen
John Maxwell
Milton st intersects

R Greay
James Callin
J A Stewart
H S Laine
Robt Ronchie
Robt Young
Jos Myers
Drill Shed

Front st intersects

Jas Dougherty
M F Gallagher
Mrs A J Pigeon
Thos Gallagher
J C Beadle
Mrs A Ward
Robt Letty

Peter C Lawson
Mrs R Murphy

Queen st intersects

Wilson Webb
Hugh Bateman
Patrick Hamill

King st intersects

M Scully

Romeo st intersects

Alfred Roberts
Mrs A Britton
Geo Armiburst

Avon st, north side,
from St Vincent to
Huntington ave

Boys' Home

John st intersects

Avondale ave intersects

Alex Madill

Avon st, north side

D Scrimgeour

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R. H. SCOTT, Superintendent.

Every desirable form
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Interest Allowed
on Deposits.

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VERNON'S DIRECTORY

Bay st, west side	Vacant	Brant st, north side, from Nile to track
James Smith	<i>Daly ave intersects</i>	Wm Moorehead
Geo Be...	Vacant	Joseph Murphy
John Bell	Albert Emmerson	Joseph Roney
James Rolph	<i>St David st intersects</i>	Peter Bart
John Boyd	Vacant	John Bart
W J Tour	Alex Hepburn	Thos Padden
John Muir	<i>Cambria st intersects</i>	Z Lalonde
John Whitby	C Enoury	C Crumb
Mrs John McIntosh	A Dingman	
<i>Down st intersects</i>	<i>Galt st intersects</i>	
Thos Mahoney	Peter McMullen	Brant st, south side
M Kelly	Mrs E Horner	David Dickson
<i>Milton st intersects</i>		Chas Simmons
Birmingham st, east side, from St And- rews to Moderwell	Blake st, north side, from Dufferin to Limits	Samuel Murray
John Hutchins	J M Weber	John Thatcher
Mrs Geo Forman	N Snazel	Mrs Keefe
Frank Daniels	J L Stuart	Vacant
<i>St Patrick st intersects</i>	C D Klophe	Britannia st, n side, from St George to Jones
Perth Brewery	John Newton	Mrs Jane Hilde
Thos Steele	G Thompson	Mrs J Nopper
Felix Devlin	John Tuity	<i>Earl st intersects</i>
Mrs H Trethway	Ed Whalen	35 David Barton
<i>St David st intersects</i>	W Chippenden	— Fraser
Geo Ioerger	A Campbell	J C Struthers
Jas Johnson	R McDonald	55 W J Ferguson
M Schellenberger	Mrs A McDonald	
<i>Cambria st intersects</i>		Britannia st, s side
Birmingham st, west side	Blake st, south side	22 G G Ewart
Ruston Bros Planing Mills	G W Snazel	38 David McIlhargy
<i>Worsby st intersects</i>	E Flavans	38 D W Houston
Jas Sharman	W H Trethway	50 J C Jones
	Thos Dunn	52 Andrew Watson
	R H Scott	<i>Jones st intersects</i>
	A Shipping	Wm Moffat
	Chas Bradshaw	

J. J. HAGARTY,
PROPRIETOR, **Commercial Hotel**
DOWNIE, OPPOSITE NEW CITY HALL.



Canadian Bank of Commerce

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CAPITAL, \$6,000,000.

Interest allowed on deposits

OF THE CITY OF STRATFORD

13

Patrick Cahill

Brunswick st, north
side, from Downie to
Limits

Dr Devlin
Vacant
E Weich
M Ash
Daniel Kiphan
R Taylor, blacksmith
J M Goby
Harry Baker
Hay Market
Waterloo st intersects
Congregational Chrch
John Forbes
R M Cassels
Mrs Jas Kennedy
J J Conacher
A McLaren
Mrs J Sheridan
Vacant
Jacob Couss
W J Gibling

Nile st intersects
Fred Carey
T J Oakley
D I O'Connor
M Neather
John Bateman
Mrs W H Patterson
W Sarvis
R Taylor

Front st intersects
T Hishon
Ed Fitzgerald
J F Holman
229 Wm Holman
Samuel Mahoney
Mrs M H Sylvester

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into business without taking time to
get a thorough knowledge of the
bed-rock principles which underlie it.
When they fail they believe them-
selves to be **unfortunate**, but the
business world knows them to be
incompetent. A course of train-
ing in the **Central Business**
College, Stratford, Ont., will
aid the possessor to be successful.
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Queen st intersects 131 I W Steinhoff
Thos McConnolly
Thos Courts
Ed Atkins
King st intersects
Railroad Track
Wm Cunder
Geo Sykes
Romeo st intersects
Vacant
Mrs C Wade
Vacant
Brunswick st, s side
Commercial Hotel
Cigar Factory
Joseph Bullock
J Huether
Waterloo st intersects
Vacant
Mrs H Hyde
J D Hoffman
H G Shaver
A G Lloyd
John Way
Robt Swan
Nile st intersects
125 Vacant
131 I W Steinhoff
John Dobson
John Poland
John Yeandle
139 J S Square
Thos Ross
W H Dunbar
Mrs E Claxton
F Sanderson
Wm Romenberg
Front st intersects
Jas King
Ed Sandell
Bay st intersects
C Hamel
Wm Crosson
*Well and Queen sts in-
tersect*
285 Mrs M B Fischer
Miss Grace Reber
Perth Flax & Cor-
dage Co
Romeo st intersects
Mrs Jane Bernard
E C Lepard
John Clark

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MABEE & MAKINS,

BARRISTERS, ETC.,

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Solicitors of
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R. WHITE'S HOUSE, 3

R. WHITE & CO.,

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\$1.00 PER DAY.
MARKET SQUARE.

FIRST-CLASS ACCOMMODATION FOR TRAVELERS.

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OF THE CITY OF STRATFORD

15

Cairnes st, from Mor-
nington

Thos Townsend
Hy Seagers

Caledonia st, north
side, from St George
to Avondale ave

John Brown
H J Emm

41 Chas Robertson
Jones st intersects

53 Mrs J Donaldson
J W Bolger

69 Mrs C Kastner
73 Mrs Sarah Walters

Public School
Mercer st intersects

Michl Carroll
113 Alex McTavish

John Carpenter
129 M McDermitt

137 Jas Blackwell
John st intersects

Chas Heiden
Chas Ruse

Wm Moore

Caledonia st, s side

S P Long
Jno Murray

Geo Kennedy
J R Stuart

Mrs Janet Myers
Miss C Dow

St Vincent st intersects
Mrs Susan Sweeton

W N Allan
John st intersects

**The Japanese Magic
HAIR RESTORER**

Is the **Only Hair Restorer** in
Canada for Growing and Restoring
Hair to the natural color that is en-
dorsed and commended by *The Ameri-
can Journal of Health.*

162 Mrs C Brandy
168 Mrs E O'Connell
Jno Gamble

Cambria st, n side,
from Victoria

Porteous Mfg Co
Stephen Lamont
Geo B Monroe
Harry Vaux
John Forest

Argyle st intersects
H Scarth

Mrs M Walsh
Stratford st intersects

Nelson st intersects
John Phillips

*Wellington and Erie
sts intersect*

John Johnston
Mrs Wm Hoodless

Church st intersects
W S Dingman

E A Cawsey
*Birmingham st inter-
sects*

C E Tolton
Thos Trow

Shrewsbury st intersects

Mrs M Pinch
231 W H McGee
J B Blackstock
Robt Wood
Frank Hoskins
D Dempsey
R Sillifant

St Vincent st intersects
Jos Dunn

Vacant
Alex Vivian

Cambria st, south side

J Kinsman
O Hoeltze

Dufferin st intersects
Lutheran Church

Rev J G Spilman
John Becher

V H Allandorff
Jas Greig

H Kalfleisch
Jos Wick

Mrs David McIntosh
Mrs McDonald

Geo Ford
Nelson st intersects

Nicholas Peters
E O Flaherty

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Our Monthly Payment System is the
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R. I. COULTON, Asst Supt.

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Capital. \$6,000,000.

Interest allowed on deposits.

Transacts a General Banking Business.

16

VERNON S. DIRECTORY

Wellington and Erie
sts intersect

A Hall

St Vincent st intersects

J Wheatly

Geo Silliant

John Whitlock

Mrs C Huxley

John White

J MacDonald

W C Moscrip

Birmingham st inter-
sects

Mrs M Bean

Church st intersects

Centre st. north side,
from John

Duncan D Hay

K Turnbull

St Vincent st intersects

Alfred Neal, florist

D D Hay

Centre st. south side

Wm Jeffrey

F A Gemmell

W G Irwin

G G McPherson

St Vincent st intersects

Wm G Schmidt

W McMillan

Mrs M Hoy

John Dunham

Charles st. north side,
from St George to
John

Geo Robertson

17 Andw Barrisdale

Mrs E A Patton

25 Richard Gray

27 Harry Easson

33 Jas Perry

37 Peter Whal

Thos Glasscott

Jones st intersects

Mrs Ann Baker

Jos Cahill

I. R. Lawson

Wm Pauli

71 I L Broderick

Miss C Purty

Richd Offord

Jos Wagner

W S Cowan

W C Wright

Mercer st intersects

Vacant

Wm Ashmore

Mathew Headly

Patk McCaffrey

Charles st. south side

P Gillean

Maurice Wick

Fred Robinson

Jones st intersects

M Seiferlie

Wm Collins

Geo Beck

Hy Salisbury

John Duggan

I Watling

A Levi

Mercer st intersects

Mrs M Mayre

Cherry st. north side,
from Dufferin to
Limits

Ed Wilson

Thos Gray

N Stowell

Wm M. McMillan

Cherry st. south side

W B Osborne

Vacant

Peter Hope

A C Kerr

Chestnut st. north
side, from Railway
to Erie

M Connell

Thos Kelly

D Hourigan

Chestnut st. south
side

Vacant

Thos Davis

Church st. east side,
from Ontario to
Monteith

46 Alex Macleanan

50 Mrs Skelton

52 Wm Gray

Mrs Jos Kirk

E Burdett

62 Mrs E Johnson

64 H Wisby

Jas Anderson

Vacant

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TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL. \$6,000,000.

INTEREST ALLOWED ON DEPOSITS.

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17

A COURSE OF STUDY

Such as you can get in the

Central Business College,

STRATFORD, ONT.

is useful and valuable, everywhere and
always, and is worth to anyone,
anywhere, what it costs.

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Thos Frowley

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311 Robt Whyte

313 Alfred Foster

327 John Ott

Mathew Swift

W C Babcock

Thos Cawston

Mrs Wm McNaughton

Mrs J Gallagher

Chas McIntosh

Mrs Jane Weils

Jas Hagarty

John McClure

Front st intersects

Mrs Jas Trow,

Queen st intersects

Cobourg st. s side

Creamery

Vacant

Waterloo st intersects

S B Webb

Geo Larkworthy

Mrs F Sarvis

M Coulter

W T Cook

J G Schmidt

Jas Pequegnat

Ed Warner

Nile st intersects

W H Parker

Jos Turner

Ed McAffrey

Vacant

Geo Gastrell

Front st intersects

Church st. west side

Jas Gadsby

St Patrick st intersects

Stratford Tannery

C H S Cooke

127 M Kennedy

135 Mrs M Lawrence

147 John Vanatter

St David st intersects

P P Hamilton

J A Duggan

Wm Sanderson

Rev E N Baker

B E Hawk, M D

Thos Ballantyne

Wm Smith

H W Copus

Robt Patterson

Cambria st intersects

Cobourg st. north
side, from Huron to
Athletic Park

Electric Light Works

Orr's Mill

Thos Orr

Waterloo st intersects

Geo Blum

John A Murray

Mrs A Perry

Mrs G A Lightfoot

Vacant

Wm Watson

Jas Stevenson

Nile st intersects

John T Cook

Richard Pengelly

Wm Collins

Excelsior Life

Head Office, Toronto.

R. H. SCOTT, Supt.

Authorized Capital, \$500,000.

Reserve, \$273,414.20.

Surplus on Policy-holders' account, \$53,088.32

W. WELCH, Inspector.

J. J. HAGARTY,
PROPRIETOR.

Commercial Hotel

DOWNIE, opposite New City Hall.



**CANADIAN
BANK OF
COMMERCE**

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

18

VERNON'S DIRECTORY

Thomas Ballantyne & Sons,



CHEESE and BUTTER
EXPORTERS,

STRATFORD, CANADA.

OPPOSITE G. T. R. DEPOT.
WELL-STOCKED BAR. GOOD TABLE.

The American Hotel

STRATFORD, ONT.

GEO. E. (BUFF) RICHARDSON, Proprietor.
LATE OF OWEN SOUND.

SINGER MANUFACTURING CO.

HIGH GRADE

...Sewing Machines...

OF ALL CLASSES,
DOMESTIC and MANUFACTURING.

H. WISBY, Local Manager,

Office: 34 ONTARIO ST., near Post Office.



ROGER W. ROBERTS,

DEALER IN THE

**Wormwith Piano, also
Organs, Violins,
Graphophones**

and MUSICAL GOODS GENERALLY.

ONTARIO ST., STRATFORD.



COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

19

Thos Ruston
John A McNaughton
R I Coulton

Park Place intersects

Daly ave., north side,
from Birmingham to
Vincent

G R Low
E Blake
Edwd King
Vacant
H W Crout
Rev M L Leitch
Jas Bennoch
D B Burritt
Jas Kyle
H Barker
A McLaren

Daly ave., south side

18 Geo Moses
22 J H Cook
26 Wm Small
30 Mrs H Wood
42 Robt Murray
50 Wm Welsh
R B Barber
J P Murray
Ed Tindall
Mrs P Megan

Daly st., east side,
from Princess

Wm Houghton
John Pike
Wm Haddock, w s
T H Lennox, w s

THE JAPANESE

*** MAGIC ***

HAIR RESTORER

Is the ONLY HAIR RESTORER
in Canada used and commended
by Medical Doctors.

Devon st., from Romeo
to Limits

Thos Clark
Vacant

Douglas st., n side,
from Mill to Forman
ave

John Robertson
Jas Easson

St Vincent st intersects

R S Robertson
31 Robt Dass
41 A F Clark
C A Mayberry
W J Elliott

**John, Avondale and
Huntingdon sts
intersect**

Edwd English
John Scollion

Douglas st., s side

B S Farrow
C Saakel
D Tagney
Geo Rennie
Wm Jeffery, jr

Jas O'Loane
J A Barron
Wm Maynard

John st intersects

Mrs E Legg

B Britton
M McFarlane

Avondale ave intersects

Thos Hilliard
Wm Abraham
Robt Legg

*Huntingdon ave inter-
sects*

Jas Preston
Wm McKone
Mrs McQuade

Douro st., north side,
from Downie to
Limits

Dr Fraser

Waterloo st intersects

Frank Jeffery
James McMillan
26 J E Smith
28 James Stewart
Mrs P J Writt
W J Mooney
C P Moore
Ed Packert

EXCELSIOR LIFE

Office—Market Square, Opp. City Hall

R. H. SCOTT, Supt.



It would pay you to invest
in our 5 per cent. Income
Debentures.

R. I. COULTON, Ass't Supt.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

20

VERNON'S DIRECTORY

M Dillon <i>Nile st intersects</i> Jas Montgomery John Carroll Richd Carroll 110 Chas Wooles 112 Thos Watson J S Anderson W G Cast John Lyons John Nolan Mrs T O'Flaherty <i>Front st intersects</i> A J Scremigeor <i>Bay st intersects</i> John Spencer <i>Well st intersects</i> Mrs John Bell John Battersby <i>Queen st intersects</i> C O'Rourke M McLaughlin Joseph Bradfield R J Gourlay Old Flax Mill <i>King st intersects</i> James Roberts Geo McCann	Mrs M Moorehead <i>Nile st intersects</i> G A Moulton Wm Wildgust J M Wilson James Swinton Mrs Geo Brazier J W Murray Robt Holden Robt Casey John Ross John Pinch Angus Johnson Thos Casselton John Richards <i>Front st intersects</i> N Fleischauer Henry Brewer <i>Bay st intersects</i> Jas Skelton Rev G A MacKenzie <i>Well st intersects</i> <i>Queen st intersects</i> R E Martell Robt Boyd M Abbey John Robinson The Geo McLagan Furniture Co <i>King st intersects</i> Albert Etherington D R McPherson John Lang John Renwick <i>Romeo st intersects</i> Downie st, east side, from Albert to Limits 2 C E Nasmyth & Co. druggists	2 A M Panton, brstr 2 Mabee & Makins, barristers 2 H J Powell, archtct 2 J Pringle & Son, grain 4 McLean Bros, tailrs 6 Dominion Trading Stamp Co 8 Bell Telephone Co 10 J P Rankin, M D 12 T F Quirk, wines 14 J D McCrimmon, boots 18-24 J A Duggan, dry goods 26 John Way, boots 28 J P Chiswell, tailor 28 Metropolitan Life 28 J M Duggan, brstr <i>Brunswick st intersects</i> 40-50 Commercial Htl 56 J C Haugh, fruit 58 W H Roberts, watchmaker 58 W G Walker, M D 60 Vacant 62 J E Sangar Opera House <i>George st intersects</i> 76 M McCallum, shoe- maker 78 S Vantassel, brkr 78 Japanese M H R Co 80 Lee Wing, laundry 82 J Shepherd, tobac- conist 84 Jas Gadsby, mrble 86 F Garouse, fruiter 88 J H Bowes, pumps 90 G Gastrell, tailor
--	--	--

COMMERCIAL HOTEL

\$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

CANADIAN BANK OF COMMERCE

Capital, \$6,000,000.

Transacts a General
Banking Business.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

21

92 Vacant 94 F O'Brien, fruiter 96 E C Sealey, fancy goods 98 Ed Rowe, tailor 100 Vacant 106 H H Harrison, barber 108 Stratford steam dyeing and clean- ing works 108 Miss H Harrison, ladies' hair dress 112 C Dannecker, con- fectioner 114 Drs Fraser & Deacon <i>Douro and Waterloo sts intersect</i> Cannon Park <i>Falstaff st intersects</i> Vacant H S O'Connor <i>Milton and Shakespeare sts intersect</i> G T R Station <i>Guelph st intersects</i> Dominion House Robt McLagan Arthur Bushfield John Sowerby <i>South st intersects</i> Mrs Mary Hyde <i>Perth st intersects</i> Samuel Hamilton

Downie st, west side
Wellington st intersects
City Hall
Public Library

YOUNG MEN AND WOMEN

Should be qualified to fight their
own battles in life, and we believe
there is no better way than to get an
education in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Police Court
G W Lawrence & Son,
barristers
Market sq intersects
Colvin & Hoffman,
butchers
Victoria Hotel
George st intersects
C Brothers, barber
C Brothers, livery
Geo Heinbuch
83 J S Betteridge
85 John Burns
87 Miss Bridget Dyer
89 Alex Thom
91 Chas Brothers
101 John McCauley

St Patrick st intersects
G T R Library
G T R Shops
Kent st intersects
American Hotel
Wm Roadhouse, barber
H Pauli, butcher
M C Foote, grocer
J R Lowe
Inverness st intersects
Wm Dann
Mrs O Poole
Alfred Cole

R Patterson
Gore st intersects
Walter Patterson
R S McKnight
H A Bailey
Grant st intersects
Mrs J Pethic
John Sheppard
W T Davis
S Varner

Dufferin st, east side,
from Gore to Limits

John Kirvan
Miss A Maloney
Blake st intersects
J W Hall
C Geldart
J W Penny
A A Dick
Louisa st intersects
Mrs L Hawkins
Mrs J W Mills
Cherry st intersects
E T Coombs
A Wilson
Jas Hall
Ed Coombes
R Fewer

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.
R. H. SCOTT, Supt.

Cash loaned to assist in
payment of premiums

W. WELCH, Inspector.

Canadian Bank of Commerce
Transacts a General Banking Business. CAPITAL, \$6,000,000. Interest Allowed on Deposits.

22

VERNON'S DIRECTORY

THE PRESCRIPTION DRUG STORE.

WESBROOK & STALKER,



DRUGGISTS and
OPTICIANS....

NEW STOCK, PURE DRUGS,
LOWEST PRICES.



WE MAKE A SPECIALTY OF
PRESCRIPTION WORK.

A full line of PHOTOGRAPHIC SUPPLIES constantly on hand.

63 ONTARIO STREET, STRATFORD.

JOHN LAWSON,

MANUFACTURER OF

Fine Harness

Dealer in.....

ROBES, BLANKETS and WHIPS

57 WELLINGTON ST., STRATFORD.



P. J. KELLY,

Fine Clothing Ready-to-wear

MEN'S, BOYS' and CHILDREN'S HATS AND CAPS

MEN'S FURNISHINGS.

TAILORING.

57 ONTARIO ST., STRATFORD, ONT.

JOSEPH BAXTER,

DEALER IN

Groceries

Crockery



China AND

Glassware

29 WELLINGTON ST., STRATFORD.



J. J. HAGARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, opposite New City Hall.



**CANADIAN
BANK OF
COMMERCE**

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

OF THE CITY OF STRATFORD

23

Dufferin st, west side

D McKay
Chas Frost
Albert Williamson
Jas Stewart
A Blair
Thos Byrnes
Andw Anticknap

Louisa st intersects

Thos Carling
Saml Cornell
Denis Flanigan
S Pilling
John Jacobs

Elm st intersects

David Hymers
Mrs T J Robins
Mrs L Rutherford

**Earl st, east side, from
Britannia to Limits**

35 Mrs Martha Fenton

Earl st, west side

22 Jas Wilton
34 W Harding
56 Alex McKay
76 WcKay
82 R Wilton

**Elizabeth st, east
side, from St George
to James**

W H O Beirne
53 A E Ahrens
Thos Golding
Jas Armstrong
Thos Cale

Stratford, July 6th, 1899.

Japanese Magic Hair Restorer Co.

Having used **Japanese Magic
Hair Restorer** can highly recom-
mend it to any person that has got
falling hair or dandruff. I have used
Ayer's and other preparations, but find
this is far superior. It has cured me of
dandruff and brought my hair to its
natural color. RORT. J. GOURLAY,
Asst. Supt. London Life Ass'n,
Stratford.

Mary st intersects

Jos Abraham
Wm Abraham
Vacant
E Cates
Vacant
Mrs Thos Miller
Wm Cook

Elizabeth st, w side

Mrs G Scrimgeour
Mrs J McMillan
Mrs Thos Stewart
Jas Smith
Walter Hord
W Roberts

Mary st intersects

Robt Brownlee
Wm Ireland
Wm J Cleland
Miss H E Bunting
234 Thos Lemon
Oscar Brueckner
J J Omand
John McLellan
Mrs A J Bailey
W J Dunbar

Elm st, from Dufferin

Mrs Sarah Wrtson

Adam Durst

Nelson st intersects

**Erie st, east side, from
the River to Limits**

Ontario st intersects

Central Business
College

Dr Eidt, dentist
R T Harding, brstr
Dr Monteith
P Dierlamm
W J Ferguson, dry
goods
C McIlhargey, grcr
Duncan Ferguson
& Co

Jno Idington, brstr
Kolonist Office
Jos Rankin
Thos McRae
Jas Dow
Stratford Bridge
Works

A C Jones
72 Geo A Mills
74 Mrs J Vaux
76 Miss Jessie Nichol
Emperor Cycle wks
St Patrick st intersects
Jno Hutchings, coal

EXCELSIOR LIFE

Office Market Square, Opp. City Hall.

R. H. SCOTT, Supt.

Low rate of mortality
and high rate of interest.

R. I. COULTON, Ass't Supt.

CANADIAN BANK OF COMMERCE.

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits

24

VERNON'S DIRECTORY

Central Methodist Ch
John Marks

St David st intersects

Perth Metal & Rag Co

John Montgomery

Robt Montgomery

John Morrison

R H Withrow

Jas Dunn

Stephen Mallion

Cambria st intersects

Mrs J Chippe

240 Mrs B Erb

244 Jas Baker

Jas Dow

Daniel Holm

M Dunn

J D Monteith, MD

J F Brown

Gore st intersects

Stratford Mill Building

Co

Cold storage warehse

Railway Track

Empire Brewery

John Storey

Jas McCardle

John Higman

Chestnut st intersects

Thos Davis

Mrs E Landers

Geo Lindsay

Wm Dunn

Geo Lindsay

J C Monteith

Thos Millman

Thos Wilson

Jacob Keller

Erie st, west side

E G Smith livery

Ontario st intersects

J W Elder, V S

AnchorWire Fence

Co

Wm Baker, wood-

worker

Latter Day Saints

Geo Crouse, harn's

17 Mrs Reid

19 R R Neild, bicycles

Arlington Hotel

33 W N Robertson,

M D

Ed Burdett, wood

Alex McDonald

Hugh Wilson

Mills' stables

St Patrick st intersects

Gladstone House

J F Scholtz, whip

maker

89 P Morrison

W Hill

95 Mrs E Miller

129 Mathew Snowden

131 Geo Lennox

133 P Colter

Thos Dwyer

Wm Hud

Mrs C Mc

St David st intersects

Michael O'Mara,

boots

Nichols McQuade

M O'Meara

Peter Walker

195 Thos Savage

203 Jas Johnston

Louis Peters

207 Miss F Bottrell

209 E Phelke

N Richardson

J P Rankin, M D

Cambria st intersects

Andrew John

E Higman

R M Ballantyne

Galt st intersects

McDonald Manfg

Co

Geo Taylor

307 Robt Jolly

Mrs E Killy

Geo Durst

Robt Knott

339 Mrs R Jones, grcr

N Griffin

Vacant

Geo Weitzel

J Abbey

Robt Mallian

Monteith ave intersects

John Dawe

Jos Dorland

Linton ave intersects

John Beattie

Geo T Jones

Geo Johnson

W P Thistle

Robt Shorts

Falstaff st, north

side, from Downie to

Front

Wm Burns

Mrs H A Gee

Samuel Edwards

John Clulow

G S Board

B Atkins

Mrs Mary Ambler

J M Reynett

Nile st intersects

Mrs Jas Sipes

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL \$6,000,000.

Interest Allowed on Deposits.

CITY OF STRATFORD

25

J R Bostwick
Charles Wilson
Joseph Neville
Wm Burns
Thos Dawes
John O'Toole
J F Welsh

Falstaff st, south side

M F Goodwin, coal
Ed Kunder

Nile st intersects

Mowat & Johnson, coal

Forman ave, east
side, from Huron to
Limits

19 Vacant

Hibernia st intersects

James Lloyd

Forman ave, west
side

— Cook
Wm Palmer
Henry Harding
John Whaling
Mrs A Sowerbier

Front st, east side,
from the River to
Falstaff

Hon Thos Ballantyne
E Denroch

Water st intersects

J M Fraser

Cobourg and Ontario
sts intersect

Sparta, Feb. 19th, 1900.
Japanese Magic Hair Restorer Co.

Gentlemen: About five years ago my hair began falling out, around the crown of my head, and continued falling out until a spot about four inches across was bald. When, on the 16th of Jan., I purchased from one of your agents six bottles of your Japanese Magic Hair Restorer and began using it according to directions, and in one month from the date of beginning its use my hair is from one to two inches long and my crown is well covered with a good growth of hair. HOWARD E. WELDING.

Front st, west side

W H Fletcher

Cobourg st intersects

F J Scarff

Ontario and Aibert sts

intersect

Drill Sheds

Brunswick st intersects

Mrs Geo Mills

Rebecca st intersects

W J Marks

Joseph Satchell

Mrs A Patterson

F H Eisele

John Neil

Grange st intersects

W H Shoveller

H M Paton

George Harvey

G Robinson

Douro and Shakespeare

sts intersect

T H Beattie

Milton st intersects

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.

Aims to give the Best Results for the
Lowest Premium consistent with safety

W. WELCH, Inspector.

3

J. J. HAGARTY,
PROPRIETOR

Commercial Hotel

DOWNIE, opposite New City Hall.



Canadian Bank of Commerce Transacts a General Banking Business.
CAPITAL, \$6,000,000. Interest allowed on deposits.

26

VERNON'S DIRECTORY

BURRITT & DEACON ✱ F. B. DEACON
ROYAL BURRITT
MANUFACTURING STATIONERS
BOOKBINDERS ✱ PRINTERS
BOOKSELLERS and STATIONERS

We sell Wall Paper
cheaper than any
other house in Canada.

Successors to
The Stratford Bookbinding and Mfg. Co.
and Shaver & Co., Stationers.

21 MARKET ST., Stratford, Ont.

TELEPHONE 178.

THE BELLE OF ALL PIANOS

IS THE
BELL PIANO, A NINETEENTH CENTURY INSTRUMENT
(THE STANDARD OF CANADA)

Prices Right, Terms Easy, write or call on the Company's Representative,

CHAS. CARTER, Local Manager,

Office, 30 Ontario St.,

Stratford, Ont.

W. S. BOLGER,

GENERAL AGENT

Perth Mutual Fire Insurance Co.
National of Ireland Fire Insurance Co.
Queen Insurance Company.

Newcombe Pianos

Awarded Gold Medal, Paris,
France, 1900.



OFFICE,

Trow Building,
Cor. Market and Albert
Streets.

The Oldest Commercial House
in the City

Rates: \$1.50 to \$2.00
per day

HOTEL ALBION

G. BRUCE GORDON,
MANAGER.

ONTARIO STREET
STRATFORD, ONT.

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square.

**CANADIAN
BANK OF
COMMERCE** ✱

Transacts a General Banking Business.
CAPITAL, \$6,000,000
Interest allowed on deposits.

OF THE CITY OF STRATFORD

27

Galt st, from Church
to Limits

R Stone
Wm Hutchinson
Samuel McKelvey
St Vincent st intersects
Walter Murray
House of Refuge

George st, north side,
from St Patrick to
Waterloo

Hodd & Cullin Milling
Company

Downie and Waterloo
sts intersect

George st, south side
Salvation Army Bar'ks
Downie st intersects

Mrs C Bernhard
O Munroe
A Ertel

Gore st, north side,
from Downie to Erie

Henry Pauli

Strachan and Dufferin
sts intersect

David Pepper
R Hatcher
M Verner
Harry Bowes
Oliver Smith
G W Cade
Wm Stewart
Malcolm McDonald

IT IS THE
DUTY OF PARENTS

to give their sons and daughters as
good an education as they can afford.
A business education can never be
wrested from its possessor and in-
creases in value by its use.

Give your Sons and Daughters
a course in the
CENTRAL BUSINESS COLLEGE,
STRATFORD, ONT.
W. J. ELLIOTT, Principal.

Nelson, Wellington and
Erie sts intersect

John Hill

Erie st intersects

Gore st, south side

Jas Nimick
Wm Ormerod
24 Henry Walton
Mrs F Mingey
J H Brown
Frank Simmons
J T Wilson

Home st intersects

English Church
H Stralo
Evangelical Church
Strachan st intersects

Geo Westman
J M Graham
Rev W O Helm

Mowat st intersects

John O'Donoghue

Dufferin st intersects

John Cane
Mrs J Vivian
Mrs M Riggs, grocer

Nelson st intersects

Jos Richardson
Thos Breijere
H Duperon

Grange st, north side,
from Waterloo to
Front

Separate School
Mrs A Nichol
J P Maybee
Public School

Nile st intersects

G T Cook
Thos Kollison
W D Cast

McMann

Wilson Salkeld
James Page
Mrs E Strathdee
Simon Connell

110 Harry Levett
J B Hill
Thos Liddle
Edwd Marshall
J B Young

Grange st, south side

Mrs C Michie
C V McCarthy
L Houlding

EXCELSIOR LIFE

Office—MARKET SQUARE, Opposite City Hall

R. H. SCOTT, Superintendent.

R. I. COULTON, Ass't Supt.

Every desirable form
of Policy issued.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

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VERNON'S DIRECTORY

R R Nield
David Cryan
Mrs M McMullen
Joseph Baxter
H T Borges
John Lander
James Brown
Wm Whitchurch
Jas R Boothby

Nile st intersects

Joseph Wright
Jas I Moore
John Crawford
N Brisbin
Thos Crossing
Wm Hastings
A F Miller
Jas Laing
John O'Hare
James Wilson
Wm Quilter
C Doxey
— Bates
J W Elder, V S

Grant st, north side,
from Downey

15 Albert Huff
21 George Mitchell
25 James Harvey
Mrs James Battley
Albert McGuire

Grant st, south side

21 John Hover
Wm Roadhouse
Samuel Bennett
34 Geo Weber
40 A Stevenson
Vacant
46 S Heath

54 Wm Heath
J R Sihlfant

Guelph st, from Dow-
nie to Limits

Dominion Hotel
Wm Meredith
Wm Stratton
Mrs M Snowden

Nile st intersects

Mrs C Waugh
A Bruce
Jas McMichian
M DeLapranier
E Wornable
Tony Fiad
91 Joseph Bart
B Pawson

Hibernia st, north
side, from St George
to Forman ave

Alex Frame
John Scanlan
Miss Ellen Scanlan
John Dalzell
Mrs Mary Carse
St Vincent st intersects
D M Ferguson
91 Jacob Pauli
93 Adam Armstrong
Jas Stamp
A C Crosby
G J Waugh

John st intersects
143 D McBeth
Thos J Sayers
Mrs Fny Salvadge
M Goettler
A H Riley

Wm Hill
Avondale ave intersects
W R Hamilton
Huntingdon ave inter-
sects
Wm O'Donnell
301 John Cahill

Hibernia st, s side

J M Gotby
John Collins
St Vincent st intersects
Mrs M J Barker
Mrs Freeborn
90 Ed Gundenberger
Mrs S Rau
J J Smith
J T McGrath
John Donaldson
138 Albert Yates

John st intersects
J J Oman
Frank Hassell
186 Alex Collins
Avondale ave intersects
W Guy
Mrs M G Engels
218 Mrs C Carroll

Huntingdon ave inter-
sects

Home st, east side,
from Gore to Limits

John Archibald
Grant st intersects
Wm Cayley
A Oswald
John Brown

Canadian Bank of Commerce

CAPITAL, \$6,000,000.

Transacts a General
Banking Business.
Interest allowed on deposits

OF THE CITY OF STRATFORD

29

Home st, west side

Mrs Andrew Verner
Charles Verner
Thos Williams
P Keegan
Mrs Wm Mark
P McDonald
John McDowell

Huntingdonave, from
Charles to Avondale
ave

John McPhilly

Huron st, north side,
from Ontario to Limits

W J Henry, junk
Mrs John Dinwoodie
John Swinburn, tailor
St George st intersects
27 J H Weaver, hotel
Joseph Terreberry
St Joseph's Church
Rev E B Kilroy
C McIlhargey
H Wilkinson, soda
water manfr

St Vincent st intersects
Mrs M J Barker,
grocer
John Myers, btehr
H Bushfield
Vacant

119 Mrs E H Mow-
bray, grocer
125 Wm Shore
127 Mrs Mary Cloney
133 Wm Wilson
135 Mrs MAMcGibbon
137 Robt Terryberry

THE FUTURE

is full of promise for those who
equip themselves for life's duties by
a course of training in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Vacant
161 Joseph Hastings
163 J A Humphrey,
grocer
John Grant
Mrs J Grant, grcr
John st intersects

117 E J Eesley
W J Kinsman
Mrs L Fitzgerald
175 Mrs C Witt
Andrew Seebach
211 Charles Carter
John Myers

Avondale ave intersects
237 Mrs M Robertson
John Mallion
George Shore
James McMoran
Wm Daly
269 H Duncan

Huntingdon ave inter-
sects
287 D Schroeder
R Abraham
331 Mrs Jas Welch
Forman ave intersects
Wm Morris
Mrs M Lafferty
John Coughlin

Wm Burden
Mrs H A Smith
Matilda st intersects
James Scott
T T King

Huron st, south side

Court House
Stratford Woolen
Mills
18 J Walkom, carrges
Mill st intersects
John Duggan, mfr
Jno Vanstone, trnr
E Broadhagen
Wm Buckingham

St Vincent st intersects
122 John Carr
124 Mrs Jane Kirkiff
126 Mrs J Humphry
134 Mrs Mary Leitch
136 Geo Frame
152 Benj Williams
160 J Flynn
Charles Pearce
Geo E Tune
John st intersects
Wm Macklin
212 Wm Checkley

J. J. HAGARTY,
POPRIETOR,

DOWNIE, OPPOSITE NEW CITY HALL.

Commercial Hotel



EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

Thirty days' grace to pay premiums.
Non-forfeitable after three years.

R. H. SCOTT, Supt. W. WELCH, Inspector.

Cash Loaned on Security of Policy

Canadian Bank of Commerce Transacts a General
Banking Business.
CAPITAL, \$6 000,000. Interest allowed on deposits

30

VERNON'S DIRECTORY

P. O. Box 178.
Phone 83.



First-class Accommodation
for Travelers.



Mansion House

J. H. KILLER, Prop.

—STRATFORD.

THE **HUB**
JAS. E. BARNSDALE.
The Popular Caterer

WEDDING CAKES
A SPECIALTY...

Phone 28.

STRATFORD.



WEDDING DINNERS
AT REASONABLE RATES.
A Fine Assembly Hall in
Connection.

BREAD, CAKES
and Confections in endless variety

MEALS SERVED AT ALL
HOURS FROM 10C. UP.

DEVLIN & STEELE,

P. O. BOX 314.
Stratford.

Perth... Brewery

PHONE 154.

XXX ALE AND PORTER
BOTTLED ALE AND PORTER, SPECIALTIES.



D. EASSON

Planing Mill, and Cabinet
Sash, Door Factory

ALSO GRILLE AND MANTEL WORK.

SPECIALTIES: Interior House Furnishings and
Cabinet Work to Order.

MILL STREET.

Commercial Hotel



\$1.00 PER DAY.
MARKET SQUARE.

FIRST-CLASS ACCOMMODATION FOR TRAVELERS.

CANADIAN BANK OF COMMERCE Transacts a General
Banking Business.
Capital, \$6,000,000. Interest allowed on deposits.

OF THE CITY OF STRATFORD

31

W J Smith
224 Anthony Lavelle
Mrs M O'Connell
Henry Thorne
Avondale ave intersects
230 Mrs J Imman
Mrs Ann Robb
258 John Gough
Mrs E Burnett
Mrs Mary Flynn
W F Wangell
274 Vacant
Mrs M Ballantyne
Huntingdon ave inter-
sects
John Beaumont
James Beaumont
P Rossell
M McComb

Ferman ave intersects
John Weirson
John Knowles
Misses M and J Bal-
lantyne
Alex Kennedy

Inverness st, north
side, from Downie to
Cambria

John Nolan
Vacant
Mrs A J Jones
Edmond Hill
Mrs N McGraw
Daniel Waters
Jas McMath
35 W Burt

Gore st intersects
Vacant
Jos Abraham
J Ewart

Hensall, Oct. 12th, 1898.

The Japanese Magic Hair Restorer Co.

It is with pleasure that I add my
testimony of the good qualities of the
Japanese Magic Hair Restorer.
My hair had been gray for a long time,
and it is now its natural color. I used
only one bottle, and it certainly did all
you claim for it. Wishing you the suc-
cess your Hair Restorer deserves.

Yours truly, Mrs. H. BECK.

59 Mrs M A Rodger
Joseph Rodger
W R Fitzgerald
Thos McLean
J Copus
Wm Hidebrand
John Sillifant
Victoria st intersects

Inverness st, s side

Mrs B Dillon
Wm Crozier

James st, from Morn-
ington to William

Alex Johnston
Alex McTavish

John st, east side,
Britannia to the
River

M O'Brien
Charles st intersects
Mrs S McCaffrey
Huron st intersects
Geo E Tune

John st, west side

John Wood
Mrs Jane Friend
John Ballard
Hibernia st intersects
W J Norfolk

Huron st intersects
Mrs Ann Moderwell

Norman st intersects
Douglas st intersects

Peter Watson
Rev E W Fanton

Avon st intersects

Mrs T Workman
John Hossie
J P Woods
Hospital

Kent st, north side,
from Downie to Vic-
toria

A Hallal
G H Smith
David Guthrie
A A Chandy
John Bole

Excelsior Life

Office—Market square, Opp. City Hall

R. H. SCOTT, Superintendent.

Our Monthly Payment System is the
best for people of limited incomes.

R. I. COULTON, Asst Supt.

Canadian Bank of Commerce

Transacts General Banking Business.
Capital, \$6,000,000. Interest allowed on deposits.

32

VERNON'S DIRECTORY

Kent st. , south side 10 Robt Daly Mrs H Bombry <i>Strachan st intersects</i> Joseph Plank John Lee <i>Gore st intersects</i> J Stone Joseph Peart R P Allen	Louisa st. , north side, from Dufferin to Limits A Keefe Geo Weatherby Vacant John Lowe Wm Bowling E Eberhardt Joseph Skinner	John Moon W Strachan Wm Racey Michael Nealon Edward Riley R Pitcher Chas Harvey
King st. , east side, from Ontario to Regent <i>Albert and Brunswick sts intersect</i> John Pringle <i>Douro st intersects</i> G A Black Mrs F Lamb	Louisa st. , south side F D Hovey J H Smith J R Robb	Market square , from Downie to Wellington R J Robins, dentist Hodgson Bros, cheese exporters Thos O'Donnell, grocer Canadian Express Co A E Ahrens, dentist Stratford Herald Pnt'g Co U S Consulate James Barnsdale, cnfr Young Men's Christ'n Association T B Johnson, butcher Excelsior Life Collingwood Meat Co W R Marshall & Son, commission Heiden & Schrenk, im- plements J E Farrow, grocer Gospel Hall H Uberlacker & Son, butchers
King st. , west side H Footwinkler John Mahon Edwd Dodding <i>Albert, Brunswick and Douro sts intersect</i> J Wilson Jas Fitzgibbons Thos Donaghy	McFarlane st. , from Monteith to St Vin- cent Wm Eckhart M Yousie C Sickle	Market st. , east side, from the River to Albert <i>Ontario st intersects</i> 2 James Pequagnat, jeweler 4 F Thompson, shoes
Linton ave. , from Erie to Limits Mrs E Hill J L Young Mrs G Nickerson John Bell	Mackenzie st. , east side, from St David A A Beattie Mrs Behrenwald G F Schaler L McLaughlin A H Clark H S Miller C T Neild, coal	
	Mackenzie st. , west side John Leith John McGeorge Mrs E McKinnon	

J. J. HAGARTY, PROPRIETOR. **Commercial Hotel**
DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL, \$6,000,000. INTEREST ALLOWED ON DEPOSITS.

OF THE CITY OF STRATFORD

33

A COURSE OF STUDY

Such as you can get in the
Central Business College,
STRATFORD, ONT.

Useful and valuable, everywhere and
always, and is worth to anyone,
anywhere, what it costs.

W. J. ELLIOTT, Principal.

6 Canadian Bank of Commerce 8 Wm Boles, tailor 8 Corcoran Tea Co 12 G Larkworthy, bter 12 A H King, cgr mfr 14 Dobson & John- ston, boots 16 Vacant 18 British Mortgage Loan Co 18 McPherson & Da- vidson, barristers 18 Alex Hepburn, C E 18 De La Franier Bros photos 20 A H Alexander, bookseller 22 W L Scott, grocer 24 Stratford Bldg and Savings Society 24 Stratford Water Supply Co 24 First Division Crt 24 W S Bolger, ins 24 Trow Bros convey- ancers <i>Albert st intersects</i>	3 Wm Gordon, lmbr 3 R B Barber, archt 3 P Dierlamm, artist 3 London Life 3 W J Ferguson, dry goods 5 Clemmt McIlhargey 7 Thornton & Doug- las, clothiers 11 W I Becker, photos 11 Woods & Coughlin, barristers 11 John O'Donoghue, insur ace 11 Eward & McPher- son, auctioneers 11 H M Johnson, ins 11 Idington & Robert- son, barristers 13 Duncan Ferguson & Co, dry goods 15 J R Couse, barber 15 John Brown, ticket agent 17 Knechtel & Co, shoes 19 A McDonald, dry goods 21 W R Hamilton, dentist 21 Burritt & Deacon, booksellers	23 W E Jones, watch- maker 25 Gibson's cnfectnry 27 H W Thompson, druggist <i>Wellington st commences</i> Mary st. , east side, from Mornington to Elizabeth M McCallum Edwin Collins <i>Elizabeth st intersects</i> Public School Mary st. , west side H M Johnson E S Smith <i>Elizabeth st intersects</i> Geo Ballantyne <i>William st intersects</i> E C Dewey Jas Stinson Matilda st. , east side, from Huron to Limits Patrick Sullivan
--	--	---

Excelsior Life

Head Office, Toronto.

R. H. SCOTT, Supt.

Authorized Capital, \$500,000.
Reserve, \$273,414.20.
Surplus on Policy-holders' account, \$53,088.32
W. WELCH, Inspector.

**CANADIAN
BANK OF
COMMERCE**

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

34

VERNON'S DIRECTORY

A. J. JEFFREY, SHELF and **HARDWARE**
IMPORTER OF HEAVY ...
PAINTS and OILS
GLASS and PUTTY
CALCINED PLASTER
BARBED WIRE
AT LOWEST PRICES.
56 ONTARIO ST., STRATFORD.



KNECHTEL & CO.,

—DEALERS IN—

Boots, Shoes
Trunks and Valises

MARKET STREET, STRATFORD, ONT.

DUFTON & TILLEY,

Fine
Dry Goods and Gents' Furnishings

WELLINGTON STREET, STRATFORD.

CHINA HALL.

ONTARIO ST., STRATFORD.

J. L. BRADSHAW

—DEALER IN—

China, Glassware, Crockery, Lamps,

+ CUTLERY AND SILVERWARE +

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

35

Mrs Ellen Doherty
John Yeandle
John Keyes
John Hickey
David Elliott

Matilda st, west side

Geo Litt
Patrick Duffy
Patrick Casey

Mercer st, from Cal-
donia to Britannia

Robt Smith
Mrs Kate Sullivan

Mill st, east side, from
Huron to Norman

James Walkholm
W I Becker
24 Henry Cornell
Easson's Factory
David Easson
Geo McLagan

Mill st, west side

James Bryant
Thos Collins

Milton st, north side,
from Downie to Bay

Alex McPherson
Alex Lefevre
Adam Paff
M F Goodwin
Geo Simpson
Thos Barton
Robert Roberts

Wyoming, Dec. 2, 1898.

Japanese Magic Hair Restorer Co.

Please send me six bottles of
your **Japanese Magic Hair Re-
storers**. I have had entire satis-
faction from the use of your Hair
Restorer. The bare spots on my
head are all covered with a fine
growth of hair.

Yours truly, THOS. POLLEY.

Nile st intersects

Jas Vollett
Geo McFadden
Mrs C Black
Wm McDougall
John Jones
J W Clegg
J T Garstang

Milton st, south side

John Buchanan
T Mahoney
R Gordon

Nile st intersects

Wm Wharry
Fred Bloxan
Robt Wallace
John Kennedy
Stewart McDonald
James A Gray
James Topps
Chas McConnell
Jas Wilson
Vacant
John O'Grady

Moderwell st, from
Monteith ave

A Hetherington

Geo Wesley
A Dranko
Wm Taylor

Monteith ave, from
Erie to Limits

C S Keller
John Dyer

Mornington st, east
side, from St George
to Limits

1 J G McIntyre
Henry Ward
Mrs I. Harrison
Mary st intersects
James Turner
Andw Sanderson
Robt Shore
79 Miss Wilton
83 Robt Geldhart
91 M Hyde
Geo Malcolm
John Court

James st intersects
Wm Sillifant
Cairnes st intersects
Edward McCann
Benj Johnson

EXCELSIOR LIFE

Office—Market Square, Opp. City Hall

R. H. SCOTT, Supt.



It would pay you to invest
in our 5 per cent. Income
Debentures.

R. I. COULTON, Ass't Supt.

Alex Connolly
John Smith
Wm Kindaide
Wm Hyde

Mornington st, west side

John A McCarthy
John Corrie
Wm Gordon
James Dow
Wm Cottrell

Princess st intersects

O Robinson
James Haddock
130 John Connors
136 Geo Kiley
138 Mrs M Geason
Miss M Blain
Wm Battershall
John Idington

**Mowat st, east side,
from Gore to Limits**

A Anderson
Vacant
School
R Workman
Wm Deacon
J Sager
R Parker
Wm Stovell

Mowat st, west side,

Jacob Wahl
Charles Boura
R J Vollett
R C Ferguson
John Baker

Samuel Robb
M Verner

Blake st intersects

Hugh Whaley
Mrs M A Chippenden
Geo Dean
H Neal
O Monro
A L Lye
Vacant
J B Smith

**Nelson st, east side,
from St Patrick**

Jas Bennoch, lumber
St David st intersects
86 P Dierlamm
90 F S Willson
Geo Hunter
T O'Flaherty
112 Wm Douglas
Frank A Smith
126 Mrs R Forest
F Ubelacker
140 Henry Ubelacker

Cambria st intersects

146 John Rehberg
154 W J Morrow
158 Mrs Hry Alstadt
166 Vacant
170 Donald McLaren
178 Wm Helson
Mrs Gilkison

Gore st intersects

Railway ave intersects

John Smith
H Moulton
Geo Woodhouse
Harry Pepper
Wm Cowan
Mrs E Bailey

Elm st intersects

306 Mrs A Sullivan
312 Robt Thompson
Chas J Keller
Mrs Brownlee
Joseph Peake

Nelson st, west side

Two Vacant Houses
F Calder
J H Schmidt
Harris Roadhouse
Fred Merner
Mrs S Kernaghan
John Walker

St David st intersects

87 E J Kneitl
M Gleason
John Heaton
John Stubbs
A D Runciman
Jas O'Hara
Jas Rankin
Wm Moore
M H Killoran

Cambria st intersects

John McQuade
James Napier
James Smale
John Martin

Gore st intersects

Patrick O'Donoghue
John Neff
Wm Norris

Railroad ave intersects

L. McFee
Daniel Hushin
John Baird
John Wilson
Mrs Jane Pepper

COMMERCIAL HOTEL

\$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

J Modeland

Elm st intersects

Wm Spence
James Cartlidge
325 A Stuart
Chas Snazel
Patrick Dyer
Joseph Embling

Chestnut st intersects

**Nile st, east side,
from the River to
South**

Chas Stock
John White
C J McDonald
C F Neild

Cobourg st intersects

Mrs Proctor
H J Powell

Ontario st intersects

W C Orr

Albert st intersects

John Welsh
Chas Packert
G Horn

Brunswick st intersects

George Jeffery
Mrs B Dallas
John Haller
Arthur Day

Rebecca st intersects

John Rutherford
Louis Schierholtz
John Sinclair
Walter Diment
Vacant
Mrs C Nornabell

Grange st intersects

YOUNG MEN AND WOMEN

Should be qualified to fight their own battles in life, and we believe there is no better way than to get an education in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

G F Nornabell
A Reddaway

Douro st intersects

— Patterson
John Cumming
Thos Barney
Louis Moir
J P Chiswell
E N Harris

*Shakespeare and Milton
sts intersect*

E Coker
Peter Endcox
John Scanlan

*Falstaff and Guelph
sts intersect*

D Bediwick
Mrs H Fleming
Mrs M Welsh
Wm Bright
Geo C Kerr
Mrs J Hurley
Mrs Daniel Harkins
Brant st intersects
Geo Hamilton
James Barker

Nile st, west side

Water st intersects

P R Jarvis

Cobourg st intersects

Mrs D Foley

*Ontario and Albert sts
intersect*

J H Hesplen
Miss Hattie Blair
James Moore
John Lloyd

Brunswick st intersects

J C Makins
Vacant
Mrs Jas Linwood

Rebecca st intersects

Public School

Grange st intersects

Chas Wingerfelder
M D Hushin
Robt McIntosh
C A Ball

Douro st intersects

Chas McLellan
Thos Weir
Wm Johnson

Shakespeare st intersects

Robt Telford
G Skaltzy
E Roth
John Crowley

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

Cash loaned to assist in payment of premiums.

W. WELCH, Inspector.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

38

VERNON'S DIRECTORY



J. A. DUGGAN,

IMPORTERS OF

Staple and Fancy Dry Goods,

MILLINERY, CLOTHING, CARPETS,
WALL PAPER, ETC.....

18, 20, 22 and 24 DOWNIE ST., STRATFORD.

CLASSIC CITY MILLS, STRATFORD.

The Hodd & Cullen Milling Co., Limited

MILLERS AND MANUFACTURERS

Special Brands:
JULIET, CLASSIC.

FLOUR AND
FEED

'PHONE 89.

Cash paid for all kinds of Grain.

A. MACLENNAN

MERCHANT TAILOR

THE LATEST DESIGNS

MATERIALS OF THE BEST
QUALITY

Perfect Fit Guaranteed and
First-class Workmanship.

16 ONTARIO ST.

(Over Colter's Jewelry Store.)

J. W. BROWN,

STEAMSHIP AGENT

EXPRESS MONEY ORDERS SOLD TO ALL PARTS
OF THE WORLD.

MARKET SQUARE.

J. J. HAGARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, opposite New City Hall,



CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

CAPITAL, \$6,000,000.

Interest allowed on deposits.

OF THE CITY OF STRATFORD

39

S Wright

Mrs M McGowan

Thos Numms

Milton st intersects

Dan McCaffey

J Scarth

Falstaff st intersects

A Mathews' hotel

G T R station

Kent st intersects

F Ryan

Mrs Bryan

Henry Kirby

David Morrison

John Fell

Norman st, north
side, from Mill to
Huntingdon

1 John Vanstone

5 James Vanstone

7 Mrs G Smith

S S Fuller

31 D L Myers

St Vincent st intersects

J M Dunsmore, MD

53 Joseph Johns

57 Mrs Jane Hislop

73 A R Benson

Vacant

Mrs M Woodhouse

John Sayers

Mrs N Gardiner

Alex Ross

95 Timothy Hagarty

Chas Cryan

Geo Douglas

John st intersects

Arthur Tero

151 G F Maitland

To the Japanese Magic Hair Restorer Co.

I consider it my duty to inform you of the cure of my son, brought about by your agent leaving two bottles of your HAIR RESTORER. In January last I discovered a bare spot on my son's head. I watched it, and it spread very fast. I consulted a doctor, but his medicine did no good. I tried several remedies but the spot became sore and continued to spread, healing as the hair came out, and becoming smooth and entirely bare.

I commenced using your HAIR RESTORER in July, and in two weeks the head was entirely healed and a fine growth of hair started to grow; and now, with less than two bottles, no person could tell where the bare spot was. I can and will highly recommend it.

With many thanks, yours truly,
MRS. E. THOMAS.

Listowell, Dec. 2, 1899.

Chas Scott
Frank Tilley
Wm Turnbull

Avondale ave intersects

Geo Gough

Robt Hassell

L Hassell

Norman st, south side

E B Jolliffe

A E Burley

Michael Durney

Miss A McPherson

Richard Honey

St Vincent st intersects

Mrs E Horne

H Wilkinson

64 Joseph Daggy

Mrs M Flynn

Wm Nichol

C Quinlan

C J Maccregor

A J McPherson
John st intersects

Avondale ave intersects
John Lashbrook

Ontario st, north side,
from Huron to Limits

2 Wm Watson, tailor

2 Mar Yong, laundry

4 J C Anthony, shmkr

6 M O'Brien, baker

10 Vacant

12 R W Roberts, pianos

14 J M Fraser, dry

goods

16 A Macleennan, tlr

16 M Colter, jeweler

18 Wm Macklin, dry

goods

22 Jas Bremner, fancy

goods

26 Joseph Rankin, con-

fectioner

EXCELSIOR LIFE

Office Market Square, Opp. City Hall.

R. H. SCOTT, Supt.

Low rate of mortality
and high rate of interest.

R. I. COULTON, Ass't Supt.

CANADIAN BANK OF COMMERCE.

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits

40

VERNON'S DIRECTORY

Jas Lloyd wh fruits	78 E M Welch, shmkr	Wm Bowles
28 G J Waugh, drugs	80 F J Sylvester, stvs	<i>Front st intersects</i>
30 Frnk Garuse, fruits	82 J A O'Hare, paintr	A Carman
30 T Lawson, boots	84 W L Venton, hrns	B Teskey
30 Chas Carter, pianos	86 Eli Lamb, pumps	T D Tuttle
32 Alex Beattie & Co, grocers	88 Barresdale & Parker, blacksmiths	Frank Ruston
34 Hudson & Trotter, barbers	90 Rankin & Easson, livery	T Johns
34 Singer Mfg Co	Knox Presbyterian Church	<i>Park st intersects</i>
34 Wm Smith, ins		W Lawrence
36 Mrs E M Dalton, fancy goods	<i>Waterloo st intersects</i>	Walter Miller
38 Allan Portrait Co	Perth Mutual Fire Ins Co	Mrs Dunsmore
38 D B Fraser, M D	A E Cash, painter	Wm Dick
38 G F Maitland, photographer	W J Cleland, blksmth	<i>Queen st intersects</i>
40 J H Kenner, bklsr	Vacant	H King
<i>Erie st intersects</i>	Samuel Kaiser	John Corrigan
Post Office	Louis Seip	Donald McLennan
Customs	Thos Hearn	Geo Bloor
Inland Revenue	Wm McIntosh	Athletic Park
<i>Market st intersects</i>	David Addie	<i>Railroad Track</i>
52 Walsh Bros, grcrs	Mrs A Campbell	<i>Romeo st intersects</i>
52 Miss Sullivan, drss maker	John Stevenson	
54 Jas Dow, implmnts	T O'Brien	Ontario st, south side
56 A J Jeffrey, hdw	Baptist Church	1-5 Hepburn & Nicholas, furniture
56 Wm Jeffrey, ins	<i>Nile st intersects</i>	7 Cardigan Overshoe Company
58 J L Bradshaw, china	Wm Welch	7 Ballantyne Dairy Supply Co
60 R White & Co, furniture	J Vorr, V S	9 Wm Codd, pork dlr
62 Graber & Son, hardware	Geo Larkworthy	11 Alex Ballantyne, undertaker
64 Vacant	L S Newman	13 R J Stevenson, grcr
64 Walter Miller, ins	— Robinson	13 Mrs Piltz, drssmkr
64 A J McPherson	Thos Tobin	15-17 Alex Smith, plumber
64 J M Dunsmore, M D	Chas Hornick	19 Jacob Pauli, butchr
70-2 Beacon Office	Wm Gordon	19 Wm Casson, paintr
74 Wettlanfer Bros & Sons	Lewis Newmarket	21 Vacant
76 Wm Crispin, pntr	Thos Walker	23 Wm McMillan, painter
	A Gourley	29 Vacant
	J L Bradshaw	
	Wm Hepburn	
	Wm Crispin	
	J P Kelly	

J. J. HAGARTY, PROPRIETOR **Commercial Hotel**

DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

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CAPITAL \$6,000,000.

Interest Allowed on Deposits.

CITY OF STRATFORD

41

<i>Erie st intersects</i>	MANY MEN PLUNGE
31 W J Ferguson, dry goods	into business without taking time to get a thorough knowledge of the bed-rock principles which underlie it. When they fail they believe themselves to be unfortunate , but the business world knows them to be incompetent . A course of training in the Central Business College, Stratford, Ont. , will aid the possessor to be successful. W. J. ELLIOTT, Principal.
33 Vacant	
35-9 Bank of Montreal	
<i>Market st intersects</i>	
47 James Pequegnat, jeweler	105 Mecedry Manfg M Bidwell
49 Gordon & Orr, dry goods	Syndicate Ltd
51 Vacant	<i>Waterloo st intersects</i>
53 Learoyd Bros, dry goods	Queen's Hotel
55 J Welsh & Son, watchmakers	W Steele, V S
57 P J Kelly, clothier	D Davis, grocer
57 W Mowat, ins	John Roach
63 Westbrook & Stalker, drgsts	Wm Skelton
65 T Gillespie, billrds	James Watson
67 Vacant	C Edmunds
69 Albt Ward, plmbr	H White
71 J J O'Brien, confr	J Forbes
73 Alex Johnston, implements	W W Cowan
75 B C Teskey, brbr	R A Westbrook
77 J M Beutter, watchmaker	<i>Nile st intersects</i>
79 83 Albion Hotel	Geo J Spriggs
85 J Watson, billrds	Ed Mitchell
87 E A Packert, rpr	J R Stewart
91 E Packert	Mrs J Lang
93 Mecedry Mfg Co Syndicate	T E Beadle
93 Misses Stogdill, dressmakers	Geo Bartlett
95 W R Roffey, confectioner	Vacant
97 M McCauley, btchr	James Malone
99 Collins & Skelton, livery	Mrs Wm Corrie
	Samuel Cole
	John McIntyre
	Frank Bunyan
	Chas Welsh
	Jos Orr
	<i>Front st intersects</i>
	Wm Ellis

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.

Aims to give the Best Results for the Lowest Premium consistent with safety

W. WELCH, Inspector.

Canadian Bank of Commerce Transacts a General
Banking Business.
CAPITAL, \$6,000,000. Interest allowed on deposits.

42

VERNON'S DIRECTORY

DUNCAN FERGUSON & CO.,

The only Direct Importers of...

**Dry Goods, Millinery
and Mantles**

IN STRATFORD

9, 11 and 13 MARKET ST., and
10 and 12 ERIE ST.



DR. J. P. RANKIN,

L. R. C. P. S., EDIN.

CORONOR,

OFFICE,

MYERS' BLOCK.

HOUSE,

COR. CAMBRIA AND ERIE STS.

TELEPHONE—OFFICE 97.

TELEPHONE—HOUSE 98.

Metropolitan Life Insurance Co.

INCORPORATED BY THE STATE OF NEW YORK.

DAVID PLEWES, Asst Supt.,

Myers' Block, Stratford.

AGENTS WANTED

W. R. HAMILTON,

D. D. S., M. D. S. and L. D. S.

OFFICE:

MARKET STREET.

RESIDENCE:

Cor. Hibernia and Avondale Ave.

STRATFORD.

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square.

**CANADIAN
BANK OF
COMMERCE** *

Transacts a General Banking Business.
CAPITAL, \$6,000,000
Interest allowed on deposits.

OF THE CITY OF STRATFORD

43

**The Japanese Magic
HAIR RESTORER**

Is the **Only Hair Restorer** in
Canada for Growing and Restoring
Hair to the natural color that is en-
dorsed and commended by *The Ameri-
can Journal of Health.*

Douro st intersects

Jos Gant
Mrs T McGeary
Vacant
Alfred Pratt
Wm Hornick
Eber Kalil
John Parker

Nelson st intersects

John Bissett
M McLaughlin
David Brown
John McPhee
J W Skinner
John Kew
E Schamberg
Fred Kistner
Robt Walker
Wm Hodgins
John Chippenden
David O'Brien
P Bradshaw
M Reddy
Robt McClacherty

Queen st, west side

Robt Ballantyne
James Trow
R D Hamilton

*Cobourg, Ontario, Albert
and Brunswick sts
intersect*

John Ramsay
A McDonald

Douro st intersects

John Jones
Owen Kane
James Eastwood
Wm Bedford
John Martin
Jas Collins
Mrs Ann Murphy

*Railway ave, north
side, from Dufferin
to Limits*

Chestnut st intersects

*Railway ave, south
side*

Mrs R Jacobs
H Jacobs
Chas E Siddell
D McLellan
W J Canning

Nelson st intersects

W J Pepper
Angus McPhee
John McMillan
Macdonald Mfg Co

J Renwick
Martin Edgar
James Martin
Wm Clark
Samuel Edgar
Michael McCauley

Perth st, from Downie

Rev Daniel Krey
John Battley
Finlay Stewart

*Princess st, from
Mornington to Eari*

David Townsend

Daly st intersects

Mrs A Barker
C Bennington
E G Coiby

65 Geo Warner

75 Vacant

*Queen st, east side,
from the River to
Regent*

Victoria Park

*Cobourg, Ontario and
Albert sts intersect*

Mrs O'Hara
John Dougherty
D T Irving

Brunswick st intersects

Saml Robertson
Hugh Kane
180 Geo Cooper
John Sinclair
J Johnson
John Beadle
Mrs J Counter

EXCELSIOR LIFE

Office—MARKET SQUARE. Opposite City Hall

R. H. SCOTT, Superintendent.

Every desirable form
of Policy issued.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

44

VERNON'S DIRECTORY

Elm st intersects

Robt Watson
Chas York
A Haines
S Dunnhill
Robt Carson
Mrs F Stevens

Chestnut st intersects

A B Boulton
S McClatchey
James Stewart

Rebecca st. north side, from Waterloo to Front

Mrs E Tank
A Hammer

Nile st intersects

Andrew Hallar
Mrs Mary Hearn
B Padden
M Varner
Mrs M A Yeandle
Vacant
Levi Mallo
Robt Jezard
I E Hoffman
Henry Jezard

Rebecca st. south side

Nile st intersects

J Carey
Chas Penprase
J A Morrison
Wm Wanzell
Bert Allan
Jas Douglas
Jas T Waddell
Andrew Waddell
Chas Glover

Jas Hesson
Joseph Wilson
James Whalley
J E Frey
Wm Blair

Regent st. north side, from Bay to Limits

T Dolan

Well st intersects

A Hill

Queen st intersects

Thos Bateman
Daniel Halpin
L Etherington
Alfred Hovey
Joseph Routier
Henry Weiss
Mrs C Wady
Vacant

Regent st. south side

Robert Yale
James Kelly
Mrs Coulter
Joseph Bart
Ed Scarlett
J A White

Romeo st intersects

Mrs Jane Hartley

Romeo st. east side, from the River to limits

Water Works

Devon st intersects

Ontario st intersects

John Hillman

Albert and Brunswick sts intersect

E Lamb
Mrs M Scanlan

Douro st intersects

T B McCarthy

Regent st intersects

Wm Hutchinson
David Jacobs
Andrew Hutchinson

Romeo st. west side

Albert and Brunswick sts intersect

Mrs M Walker
Justice Rieger

Romeo and Regent sts intersect

John Canay
Wm O'Brien
Conrad Snider
Mrs M E Champayne
M De Lafranier

St Andrews st. north side, from Ontario to limits

Court House
County Jail
Mrs M Odber
John Byers
Collegiate Institute

St Andrews st. south side

Public School
Wm Campbell
St Andrew's Church

Canadian Bank of Commerce

CAPITAL, \$6,000,000.

Transacts a General
Banking Business.

Interest allowed on deposits

OF THE CITY OF STRATFORD

45

Birmingham st intersects

R W Roberts

St David st. east side, from Downie to Birmingham

G T R shops

Nelson, Wellington and Erie sts intersect

Wm L Small
Mrs E McCallum

St David st. south side

James Fair
Mrs Jas Dunn
M Crawford

Victoria st intersects

Samuel Yesley
Wm Plumber

McKenzie st intersects

Daniel Gray
Mrs Jennie McKay
A Klophe
Mrs M Duggan
T J May

Argyle st intersects

R M Cassells
Jacob Otto
Chas Blair
Wm Wolfe
Wm Embury

Stratford st intersects

Fred Lowe

Nelson st intersects

Geo Shipley
Robt Kincade
Harry Cox

Wellington st intersects

Miss Robb

THE FUTURE

is full of promise for those who equip themselves for life's duties by a course of training in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Erie st intersects

J Walsh

Shrewsbury st intersects

A Gorrett
Wm Irwin
James Pringle
R Larmour
Wm P Simpson
Chas Ellis
E K Barnsdale

St George st. east side, from Huron to Mornington

St James' Church

Hamilton st intersects

Registry Office

Elizabeth st intersects

E T Duffon
Mrs E Duffon
John McMillan

St George st. w side

14 M Schweitzer
Chas Cornell

Hibernia st intersects

D B Fraser, M D
W R Marshall

Caledonia st intersects

Miss C Crerar
Mrs H Filey
C E Nasmyth
82 Rev W J McKay

Charles st intersects

Rev David Williams
Miss C Ewart
Geo Hess
Frank McCann

St Michael st. from Huron to William

Patrick Grelish
Mrs C McDermid
Stratford Shoe Co
Mrs E Gaudy

St Patrick st. north side, from Downie

John Lane
J Yeandle, blksmith
Wellington st intersects

John Morris, blksmith

R Honey, blksmith

Erie st intersects

St Patrick st. s side

Bennick's Lumber Yd

J. J. HA ARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, OPPOSITE NEW CITY HALL.



EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

W. WELCH, Inspector.

Thirty days' grace to pay premiums.
Non-forfeitable after three years.

Cash loaned on Security of Policy

Canadian Bank of Commerce Transacts a General
Banking Business.
CAPITAL, \$6,000,000 Interest allowed on deposits

46

VERNON'S DIRECTORY

BELL Telephone Co. . . . of Canada, Limited,

SOUND PROOF CABINETS FOR LONG DISTANCE
TELEPHONING.

E. DENROCH, Local Manager,

Downie Street, Stratford.

W. MOWAT,

Real Estate...
and Insurance Agent

And Issuer of...

MARRIAGE LICENSES.

OFFICE—ROOM NO. 7 (Over Kelly's Store) ONTARIO ST.



GENERAL AGENT FOR THE

Mercantile Fire Insurance Co.
British America Assurance Co.
Norwich Union Fire Ins. Society.
American Fire Insurance Co.
Perth Mutual Fire Insurance Co.
Royal Victoria Life Insurance Co.

Dominion House

RATES \$1 PER DAY

OPP. G. T. R. DEPO

MRS. M. F. SULLIVAN.

McLEAN BROS.,

UP-TO-DATE...

Ladies' and Gents'

Tailors ★



HATTERS AND FURNISHERS

BOX 13.

4 DOWNIE STREET (Opposite City Hall)

STRATFORD, ONT.

Commercial Hotel



\$1.00 PER DAY.

MARKET SQUARE.

FIRST-CLASS ACCOMMODATION FOR TRAVELERS.

CANADIAN BANK OF COMMERCE Transacts a General
Banking Business.
Capital, \$6,000,000. Interest allowed on deposits.

OF THE CITY OF STRATFORD

47

THE JAPANESE

MAGIC

HAIR RESTORER

Is the ONLY HAIR RESTORER
in Canada used and commended
by Medical Doctors.

Nelson st intersects
Mrs R Lynch
Mansion House
Wellington st intersects
Dierlamm & Sack
J R Dunn, wood wkr
Erie st intersects

St Vincent st, east
side, from Galt to Cal-
edonia

Albert Kipper
Wm L Sillifant

Cambria st intersects
Center st intersects

St Vincent st, west
side

Cambria st intersects
W L Scott

Centre st intersects
D Stewart
A H Alexander
Jas Pringle

St David st intersects
Mrs E Robb
N McNichol

Huron st intersects
F W Buckingham
McKee Wilson

Shakespeare st, from
Downie to Front

Jno Badour, shoes
Vacant
Mrs M Russell
Wm Cromwell

James Ridley
Mrs A Gibson
W S Bolger
Nile st intersects
Peter Patrick
Fred Hayhow
Joseph Bown
C E Gowing
J C Robinson
W H Chidley
Sampson Gill
102 Thos Burr
John Collenson
C W Warren
Imperial Oil Co

Shrewsbury st, east
side, from St David to
Cambria

John Herron
Geo Kay
A J Jeffery

Shrewsbury st, west
side

S C Dinsmore
Mrs J A Scott
Centre st intersects
Wm Preston

J R McCrea

South st, from Dow-
nie to Track

Nile st intersects

John Cardwell
Thos Holliday
Geo Lupton
Thos O'Keefe
Thos Curtis
David McIntosh
Chas Trombley
John Hardman
Robert Finlay

South st, south side

Wm McGar
R Day
John Dean
Wm Harvey
Patrick Hurley
Wm Argue
Peter Loney
Wm Rush
Chas Lundy
J D Woods
Thos Killoran
Thos Bell
Wm Herald

Excelsior Life

Office—Market Square, Opp. City Hall

R. H. SCOTT, Superintendent.

Our Monthly Payment System is the
best for people of limited incomes.

R. I. COULTON, Asst Supt.

Canadian Bank of Commerce

Transacts a General Banking Business.
Capital, \$6,000,000. Interest allowed on deposits.

48

VERNON'S DIRECTORY

Strachan st., e side,
from Gore to Limits

Robt Davidson
J B Myers
Ed Hayman
Thos Odhart
T J Hutchinson

Strachan st., w side

Public School
Mrs E J Garden
Samuel Dawes
Robt Heidman
Louis Sochener
G F Gilliland
Mrs McAskill

Stratford st., e side,
from St David

W H Gee
Wm Gilkinson
Mrs M Wright
Wm Ewart
Geo Whittlauffer
J R McDonald
H F Dickie
Thos Burgess
Jas Tutty

Stratford st., w side

Jacob Henry
A Campbell
Mrs Wm Roberts
Wm Broadhagen
E Chandler
H Babcock
S Cameron
John Nelligan
Mrs M Richardson

Victoria st., east side,
from St David

Mrs Barton
E Shannon
Robt Thompson
Vacant
Chas Armstrong
Mrs MacLennand
Andw MacLennand

Kent st intersects

T O'Leary
John Sillefant

Victoria st., west side

A Rodgers
C F Guthrie
Geo Boyce
J Huether

Water st. north side,
from Waterloo to
Front

Stratford Bank
12 Mrs Twamley

Nile st intersects

John Ross
Thos McBerney
Wm Keane
Chas Farquharson
A H Burgoyne
Geo Wade
Mrs K Crerar
Anthony Webster
John Fraser
Vacant

Water st., south side

R J Roberts
J H Kenner

Nile st intersects

D Farrow
J J Hyslop
Mrs Burnham
Wm Lucas
John Stead
J Cunder
Mrs C Mannering

Waterloo st., east
side, from the River
to Downie

Jas Codd
Peter McNab

Cobourg st intersects

Mrs Grace Walters

**Ontario and Albert sts
intersect**

John McHale

Brunswick st intersects

Vacant
Benj Allan
W H Roberts

Rebecca st intersects

Loretto Convent

Grange st intersects

Methodist Church
Rev A H Going
Mrs Irving

Douro st intersects

Arthur Snazel
Ed Fitzgerald
Alex McPace
Ed McAleer
Crown Hotel

Waterloo st., w side

Jas Sleat

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL, \$6,000,000. INTEREST ALLOWED ON DEPOSITS.

OF THE CITY OF STRATFORD

49

A Kay
Robt White

Cobourg st intersects

H D Farrow

**Ontario, Albert and
Brunswick sts intersect**

Hay Market

Vacant

George st intersects

Vacant
Saml Hunn
Vacant
119 Thos Quirk
125 Vacant
Jos Whitchurch
Park

Well st., east side,
from Brunswick to
Regent

Saml Holt
Wm Pettie
John Moore
Ed Hildbrandt
R Mortimore
P J Ferguson
Thos Balch
J R Scrimgeour
Thos Honey

Douro st intersects

Geo James
John G Pratt
Wm McFarlane
A J Brown
Mrs F Alcock

Well st., west side

Jas Campbell
J J Yeoward
Jas Jones
Mrs W Hinchey

IT IS THE

DUTY OF PARENTS

to give their sons and daughters as good an education as they can afford. A business education can never be wrested from its possessor and increases in value by its use.

Give your Sons and Daughters
a course in the

CENTRAL BUSINESS COLLEGE,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Geo Minshall
J F Spencer

Douro st intersects

Henry Johnson
James Slattery
Levi Stein
Thos Neven
M McLaughlin
Charles Hill
Wm Moore
Thos Jamieson

Wellington st., east
side, from Market to
Gore

City Hall

Market st intersects

St Patrick st intersects
Mansion House
Mrs Mary Lee
Daniel McKe, zie
C H Gifford
Jas G S Russell
Aaron Knechtel
Hamilton Wilson
Fred Winkler
John Read
Gas Works

St David st intersects

Thos Henderson
John Beutmiller

Mrs Geo Jackson
E Morarity
John Nunn
Robt Greig
Fred Nunn
Mrs John Baird

Cambria st intersects

Daniel O'Mara
John Kastner
Mrs Jas Dunn
Alfred Vanstone
Alfred McPhee
Wm Stark

Wellington st., west
side.

1 J A Bothwell, dntst
1 Miss Forest, dress-
maker
1 J D Hamilton,
tobacconist
3 D L Myers, hdwre
5 F Pratt & Son,
printers
7 Barnsdale Trading
Company
9 Dufton & Tilley,
dry goods
11 Royal Hotel
13 Cabinet Hotel
15 E O'Flaherty, grcr

J. J. HAGARTY, PROPRIETOR.

Commercial Hotel

DOWNIE, opposite New City Hall.



Excelsior Life

Head Office, Toronto.

R. H. SCO, Supt.

Authorized Capital, \$500,000.

Reserve, \$273,414.20.

Surplus on Policy-holders' account, \$53,088.32

W. WELCH, Inspector.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business,
CAPITAL, \$6,000,000.
Interest allowed on deposits.

50

VERNON'S DIRECTORY

SHIRTS, COLLARS AND CUFFS
A SPECIALTY.

ALL WORK CALLED FOR AND
DELIVERED.

Stratford Steam Laundry

J. W. COWEN, Prop.

WELLINGTON ST., STRATFORD.



Mrs. Charles Nornabell,

DEALER IN

FINE *selected* GROCERIES,



MEATS AND
VEGETABLES

Cor. Grange and Nile Sts

C. F. NEILD,

Soft Coal for domestic purposes
a Specialty

DEALER IN...

Coal, Wood, Sewer
Pipe, Charcoal....

CITY AGENTS:

R. R. Neild, general repair shop, Erie Street.
D. L. Myers, Market Square.
John Welch & Son, jewelers, Ontario St

YARDS—End of Victoria, Cambria and McKenzie Sts. 'PHONE 69.



ALEXANDER BEATTIE & CO.

—IMPORTERS OF—

Teas, Coffees and
High Grade Groceries



ONTARIO ST.,
STRATFORD, ONT.

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

51

THE JAPANESE MAGIC Hair Restorer

IS THE
GREATEST DISCOVERY
OF THE
19th CENTURY.

- 17 McDermid & Kyle, hardware
- 17 Miss Dwyer, dress-maker
- 19 A Brandenberge, stoves
- 21 G Schwoob, barbr
- 23 McCauley Bros, butchers
- 25 J Fisher, grocer
- 27 J Whyte & Sons, pork butchers
- 29 John C Monteith, insurance
- 29 Jos Baxter, grocer
- 31 Massey, Harris Co
- 33 City Hotel
- 37 Wm Parker, barber
- 41 Vacant
- 43 Helson's bazar
- 43 Miss Neil, drsmkr
- 45 A G Lloyd, grocer
- 47 Jones Bros, grocs
- 53 Wingefelder Bros, pork butchers
- 55 Lee Sam, laundry
- 57 A G Brown, grcr
- 59 J A Caslake, plm'r
- 61 Stratford Steam Laundry
- 57 J H Lawson, hrnss
- 59 Parisian Steam Laundry
- 59 J Heinbush shoes
- St Patrick st intersects
- J R Dunn
- Mrs Elworthy
- Mrs L Merkins
- Geo Dunlop
- Peter Walker
- Robt Nixon
- Samuel Pethick
- R Porteous

Mrs M White
Mrs B F Young
James Hodd
Jos Kane
Stratford Gas Co

St David st intersects

Peter Durst, cooper
W J McCallum
Mrs Martha Hall
Mrs McLarty
John McLagan
M Frawley
John Morris
John Edwards
Mrs Jas Plumer
Mrs Perdue
Mrs J H Mogk
H C Malness

Cambria st intersects

William st, east side,
from St Michael to
James

A E I. Eason
Vacant
R S Porteous
Andw Maderwell
Wm Downs
Wm Easson, saw mills
Mary st intersects
Alex Eason
Wm Swallowell

Wm Blr ord
Vacant
Mrs B McLennan
J A Caslake
Adam B'ay
J R Longfoot

William st. west side

Mrs R Smith
E H Eidt
E P Winslow
W E Jones
Simon Wildfong
Mrs A Orr
Robt Easson

Mary st intersects

Public School

Vacant
John Oman
Gad Curtis
Vacant
M Durkin
Mrs Salkield
Geo Stone
Mrs H Longfoot

Worsley st, from
Birmingham to Vin-
cent

Albt Galbraith;
Chas Dean

EXCELSIOR LIFE

Office—Market Square, Opp. City Hall
R. H. SCOTT, Supt.



It would pay you to invest
in our 5 per cent. Income
Debentures

R. I. COULTON, Ass't Supt.

CANADIAN
BANK OF
COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

68

VERNON'S DIRECTORY



P. DIERLAMM,
Artist,

PORTRAITS in OIL and
WATER COLORS,
CRAYONS, ETC.

Studio, Cor. Market and Ontario Sts.

DIERLAMM
& SACK,

GRANITE AND
MARBLE

MONUMENTS

Shop: Corner St. Patrick
and Wellington Sts.

J. P. WOODS, Q. C.

J. J. COUGHLIN.

WOODS & COUGHLIN,

BARRISTERS, ETC.

OFFICES, IDINGTON BLOCK.
Entrance on Market St.

STRATFORD, ONT.

JOHN IDINGTON, Q. C.
County Crown Attorney.

R. S. ROBERTSON.

IDINGTON & ROBERTSON,

BARRISTERS, ETC.

Solicitors for
Bank of Montreal.

MARKET ST., STRATFORD.

A. M. PANTON,

BARRISTER, SOLICITOR, ETC.

MONEY TO LOAN

WINDSOR BLOCK, CORNER ALBERT and DOWNIE STREETS,
STRATFORD, - ONT.

COMMERCIAL HOTEL

\$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

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Capital, \$6,000,000.

Transacts a General
Banking Business.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

69

CITY OF STRATFORD ALPHABETICAL DIRECTORY

HENRY VERNON, PUBLISHER.

- Abbey, M, fireman, h Douro
Abey, Geo J, presser, bds Erie
Abey, Hy T, machinist, bds Erie
Abey, Jarvis, machinist G T R,
bds Erie
Abey, Jarvis, boilermaker, h Erie
Abraham, Jas, lab, bds Douglas
Abraham, Jos, lab, h Elizabeth
Abraham, Jos, GTR, h Inverness
Abraham, Richd, GTR, h Huron
Abraham, Wm, contractor, h
Douglas
Abraham, Wm H, lab, h Elizabeth
Adair, Mathew, crpnr, h Church
Addie, David, florist, h Ontario
Advertising in the Herald in-
sures trade
Agnew, David, enginr, h Douro
Ahrens, A E, dentist, Market sq,
h 53 Elizabeth
Aikins, W, market clerk, 57 Wel-
lington
Albion Hotel, Bruce Gordon,
manager, Ontario
Alcock, Mrs Francis, h Well
Alexander, A H, bookseller and
stationer and agent G N W
Telegraph, 20 Market, h St
Vincent
Alfred, Mrs, Wellington
Alfred, Thos, hostlr, bds Queen's
Hotel
Alhandy, Abraham, h Kent
All Prosperous Merchants ad-
vertise in the Herald
Allan, Alex, turnkey jail, 174
Church
Allan, Benj, insurance agent, h
Waterloo
Allan, Bert, brakemn, h Rebecca
Allan Portrait Co, W N Allan,
prop, 38 Ontario
Allen, R P, agent, h Kent
Allan, W N (Allan Portrait Co),
h 130 Caledonia
Allandorf, W H, clk, h Cambria
Allemang, August, brickmaker,
bds 327 Church
Alstadt, Mrs Hy, h Nelson
Ambler, Mrs Mary, h Falstaff

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

Cash loaned to assist in
payment of premiums.

W. WELCH, Inspector.

Canadian Bank of Commerce

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Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

70

VERNON'S DIRECTORY

American Hotel, G E Richardson, prop Downie, cor Kent
Anchor Wire Fence Co., J H Esplen, mgr, Erie
Anderson, Miss A, nurse, John
Anderson, Andw, GTR, h Mowat
Anderson, Jas, horse trainer, h Church
Anderson, J S, lab, h Douro
Anthony, J C, shoemaker, 4 Ontario, h same
Anticknap, Andw, lab, h Dufferin
Archibald, John, h Home
Argue, Wm, G T R, h South
Arlington Hotel, Jas R Gillis, prop, Erie
Armbrust, Geo, carpnr, h Albert
Armstrong, Adam, retired, 93 Hibernia
Armstrong, Chas, G T R, h Victoria
Armstrong, Geo, clk, bds Falstaff
Armstrong, Jas, tool dresser, h Elizabeth
Armstrong, Jas, tchr, bds Falstaff
Ash, Michael, hslr, h Brunswick
Ashmore, Fred, clk, bds Charles
Ashmore, Wm, jr, teamster, bds Charles
Ashmore, Wm, sr, lab, h Charles
Ask your news agent for the Herald
Atkins, B, conductor, h Falstaff
Atkins, Edward, G T R, h Brunswick
Atkins, John, conductor, bds Brunswick
Avery, W, cabinetmaker, bds 72 Erie
Babb, Cecil, tel operator, bds Birmingham
Babcock, F A, clerk, bds Church
Babcock, Hiram, carpenter, h Stratford

Babcock, W C, apple buyer, h Church
Badour, John, shoe maker, h Shakespeare
Bailey, Mrs A J, h Elizabeth
Bailey, A J, h Downie
Bailey, Mrs Edward, h Nelson
Baird, Mrs John, h Wellington
Baird, John, G T R, h Nelson
Baird, Wm, G T R, bds Nelson
Baker, Mrs Ann (wid Abraham), h Charles
Baker, Rev E N, patsor Central Methodist Church, h Church
Baker, Frank, conductor, h Bay
Baker, Fred, shoddy mills, bds Daly ave
Baker, Harry, waggon maker, Brunswick
Baker, Herbert, shoddy mills, bds Daly ave
Baker, Henry, carriage maker, h Daly ave
Baker H. & Sons, shoddy mills, Front
Baker, Jas, agent Parisian Steam Laundry, h 244 Erie
Baker, John, G T R, h Mowat
Baker, Wm, mfr inlaid wood wk, Erie
Balch, Thos, G T R, h Well
Ball, E A, engineer, h Nile
Ball, John, G T R, h Argyle
Ballantyne, Alex, undertaker, 11 Ontario, bds Huron
Ballantyne Dairy Supply Co., 7 Ontario
Ballantyne, Geo, travlr, h Mary
Ballantyne, Mrs Margaret (wid Robt), h Huron
Ballantyne, Misses Mary and Janet, h Huron
Ballantyne, R M (Ballantyne & Sons), h Erie

J. J. HAGARTY,
PROPRIETOR,
Commercial Hotel
DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

OF THE CITY OF STRATFORD

71

Ballantyne, Robt, h Queen
Ballantyne, Hon Thomas, h Front
Ballantyne, Thos, jr (Ballantyne & Sons), h Church
Ballantyne, Thos, & Sons, cheese and butter exporters, 3 Market
Ballard, John, G T R, h John
Bank of Montreal, E P Winslow, mgr, Ontario, cor Market
Barber, R Banks, architect, 3 Market, h Daly ave
Barker, Mrs Annie (wid John), h Princess
Barker, Fred, cabinet maker, bds Princess
Barker, Howard A, clerk, bds Hibernia
Barker, Miss Ida, clerk, bds Hibernia
Barker, Jas, G T R, h Nile
Barker, Mrs Mary J, grocery, 99 Huron
Barker, Pursey W, clerk, bds Hibernia
Bartlett, Geo, cabinet maker, h Ontario
Barlow, Wm, G T R, h Argyle
Barnett, Geo, bds Douro
Barnett, J D, h Douro
Barnsdale, Albert, clerk, bds St David
Barnsdale, E K (Barnsdale Trading Co), h St David
Barnsdale, James, confectioner, Market Sq, h same
Barnsdale Trading Co, Limited, E K Barnsdale, pres, 5 Wellington
Barrisdale, Andrew, blacksmith, 17 Charles
Barrisdale & Parker, blacksmiths, 88 Ontario

A COURSE OF STUDY

Such as you can get in the

Central Business College,

STRATFORD, ONT.

is useful and valuable, everywhere and always, and is worth to anyone, anywhere, what it costs.

W. J. ELLIOTT, Principal.

Barron, J A, Co judge, h Douglas
Bart, John, G T R, h Brant
Bart, Joseph, h Regent
Bart, Jos, electrician, h Guelph
Bart, Peter, drayman, h Brant
Barton, David, h 35 Britannia
Barton, Miss Edith, clerk, bds Victoria
Barton, Miss Lizzie, book-keeper, bds Milton
Barton, Miss M, h Victoria
Barton, Thos, brakeman, h Milton
Barton, Wm, fireman, bds Victoria
Bate, J W, lab, h Argyle
Bateman, Hugh, G T R, h Albert
Bateman, John, G T R, h Brunswick
Bateman, Thos, lab, h Regent
Bates, —, h Grange
Battersby, John, lab, h Douro
Battershall, Wm, farmer, h Mornington
Battley, Chas, G T R, bds Grant
Battley, Jas, blksmth, bds Grant
Battley, Mrs Jas, h Grant
Battley, John, engineer, h Perth
Baxter, Joseph, grocer, 29 Wellington, h Grange
Beadle, Albert E, machinist, bds Ontario
Beadle, J C, drayman, h Albert
Beadle, J C, h Front

EXCELSIOR LIFE

Office Market Square, Opp. City Hall.
R. H. SCOTT, Supt.

Low rate of mortality
and high rate of interest.

R. I. COULTON, Ass't Supt.

CANADIAN BANK OF COMMERCE.

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits

72

VERNON'S DIRECTORY

Beadle, John, G T R, h Queen
Beadle, Thos E, h Ontario
Beadle, W H, machinist, bds
Ontario
Bean, Geo, h Bay
Bean, Mrs May (wid Wm), h
Cambria
Beattie, A A, G T R, h Mackenzie
Beattie, A. & Co (John Hislop,
manager), grocers, 32 Ontario
Beattie, John, butcher, h Erie
Beattie, Miss, book-keeper, 2 Ontario
Beattie, T H, G T R, h Front
Beaumont, Jas, G T R, h Huron
Beaumont, John, G T R, h Huron
Beck, Geo, clerk Royal Hotel,
h Charles
Becker, John, carpnter, h Cambria
Becker, W I, photographer, 11
Market, h Mill
Bedford, Wm, h Queen
Behrenvald, Mrs Mary, h Mac-
kenzie
Bell, Herbert, clerk, bds Bay
Bell, John, fitter, h Linton ave
Bell, John, engineer, h Bay
Bell, Mrs John, h Douro
Bell Telephone Co. E Denroche,
local manager, Downie
Bell, Thos, h South
Benjamin, G C, ledger, Bank of
Montreal, Norman
Bennett, Alfrd, fireman, bds Grant
Bennett, Samuel, G T R, h Grant
Bennington, Chris, lab, h Princess
Bennock, James, lumber, St
Patrick, cor Nelson, h Daly ave
Benson, A R, fireman G T R, 73
Norman
Bernhard, Mrs C, h George
Bernhard, Miss Emma, clerk, bds
George
Bernhard, Miss Gussie, dressmkr,
bds George

Bernhard, Miss Maggie, clerk,
bds George
Berry, Joseph, bds Argyle
**Best advertising medium in
Stratford and Perth Co is
the Herald**
**Best and cheapest job printing
at the Herald**
Betteridge, J S, G T R, h Downie
Beulah Faith Home, Mrs Francis
Cook, matron, Avondale ave
Beutmiller, Fred, machinist, bds
Wellington
Beutmiller, John, G T R, h Wel-
lington
Beutmiller, John, butcher, bds
Wellington
Beutmiller, Wm, G T R, bds
Wellington
Beutter, J M, watchmaker, 77
Ontario, bds Albion Hotel
Bews, Chas, clerk, bds St Andrews
Bidiwick, Domit, h Nile
Bidwell, Matthew, teamster, h
Ontario
Bissett, John, lab, h Railway ave
Black, Mrs C, h Milton
Black, Geo A, fireman, h King
Blacklock, Joseph B, carpenter, h
Cambria
Blackwell, James, teamster, 137
Caledonia
Blain, James, lab, bds Louisa
Blain, Miss Mary, dressmkr, 142
Mornington
Blair, Arthur, lab, h Dufferin
Blair, Chas, finisher, h St David
Blair, Bev, bds Dufferin
Blair, Miss H, clerk P O, Nile
Blair, Harry, G T R, bds Dufferin
Blair, Miss Helen, bds Nile
Blair, Wm, h Rebecca
Blake, Ernest, enginr Porteous',
h Daly ave

J. J. HAGARTY, PROPRIETOR **Commercial Hotel**
DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL. \$6,000,000.

Interest Allowed on Deposits.

CITY OF STRATFORD

73

Blatchford, Wm, crpnr, h William
Blay, Adam, G T R, h William
Bloor, Geo, fireman, h Ontario
Bloxam, Fred, slate roofer, h
Milton
Blunn, Geo, carpentr, h Cobourg
Board, G S, G T R, h Falstaff
Board, W G, G T R, bds Falstaff
Bobier, Mrs J H, bds Dominion
Hotel
Boisbert, Edgar, clerk, bds 65
Ontario
Bolger, J W, cabinet maker, h
Caledonia
Bolger, W S, insurance, 24
Market, h Shakespeare
Boles, John, h Kent
Boles, Wm, merchant tailor, 8
Market, h Ontario
Bombry, E N, bds Kent
Bombry, Mrs J, h Kent
Boothby, J R, caretkr, h Grange
Bostwick, John, h Falstaff
Bostwick, Miss Mabel, clerk, bds
Bosworth, N A, bds Albion Hotel
Bosworth, Thos, G T R, h Bay
Bottrell, Miss Fannie, 207 Erie
Bothwell, J A, dentist, 1 Wellin-
ton, h Cambria
Boult, Alfrd, G T R, h Railway
avenue
Bover, Miss F, tailorress, bds
Falstaff
Ontario
Bowes, J H, pumps, 88 Downie,
h same
Bowes, Harry, teamster, h Gore
Bowling, Wm, painter, h Louisa
Bown, E, mchsr, bds Shakespeare
Bown, Jos, engnr, h Shakespeare
Bown, Jos, machinist, bds Shake-
peare
Bowra, Chas, G T R, h Mowat
Boyce, Geo, G T R, h Victoria

YOUNG MEN AND WOMEN

Should be qualified to fight their
own battles in life, and we believe
there is no better way than to get an
education in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Boyd, John, finisher, h Bay
Boyd, Robt, brakeman, h Douro
Boyd, Thos, supt cemetery, Avon-
dale ave
Bradfield, Jos, h Douro
Bradfield, Wm J, G T R, bds
Douro
Bradshaw, Chas, GTR, h Blake
Bradshaw, J L, china and
glassware, 58 Ontario, h 240
Ontario
Bradshaw, P, teacher Canada
Business College, h Albert
Bradshaw, Peter, G T R, h Rail-
way ave
Bradshaw, W R, carpnr, h Albert
Braemer, Peter, butchr, bds Erie
Brandenberger, A, stoves, 19
Wellington
Brandy, Mrs Catharine (wid Jas),
162 Caledonia
Brandy, Jas, cabinet maker, 50
Ontario
Brandy, Geo, Parisian Laundry,
bds 162 Caledonia
Brazier, Mrs Geo, h Douro
Brazier, Wm, lab, bds Douro
Breijere, Thos, blksmth, h Gore
Bremner, Jas, fancy goods, 22
Ontario
Brewer, Hy, carpentr, h Douro
Bridgeford, D W, machinist, h
Argyle

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HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.

Aims to give the Best Results for the
Lowest Premium consistent with safety

W. WELCH, Inspector.

Canadian Bank of Commerce Transacts a General
Banking Business.
CAPITAL, \$6,000,000. Interest allowed on deposits.

74

VERNON'S DIRECTORY

J. P. MAGILL,
Manager.

G. R. Low,
Sec.-Treas.

The Mecredy Manufacturing Syndicate,
(OF LONDON ENGLAND) **Limited**

CONTRACTORS TO HER MAJESTY'S WAR OFFICE.

WORKS:
STRATFORD, ONT., WINNIPEG, MAN.
AND LONDON, ENG.



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(A. B. C. CODE USED)

P. O. BOX 442.

Stratford, Ont.

BANK OF MONTREAL

Capital, - - - \$12,000,000.
Rest, - - - 6,000,000.

E. W. WINSLOW, Local Manager,
ONTARIO 2. MARKET, STRATFORD.

JOHN BROWN,

TICKET AGENT.

Real Estate and
Insurance



15 MARKET STREET,
STRATFORD.

D. C. E. Eiddt,

DENTIST,

OFFICE, GORDON BLOCK.
HOURS, 9-12 2-6.

STRATFORD, ONT.

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First-class accommodation
for travelers.
\$1 per day. Market Square.

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Transacts a General Banking Business.
CAPITAL, \$6,000,000
Interest allowed on deposits.

OF THE CITY OF STRATFORD

75

Bright, Wm, lab, h Nile
Brisbin, Edwin, clrk, bds Grange
Brisbin, Nelson, trvlr, h Grange
British Mortgage Loan Co, Ltd,
Wm Buckingham, manager,
18 Market
Britton, Mrs A, h Albert
Britton, B (Whyte Packing Co),
h Douglas
Broadhagen, Ernest, lab, h Huron
Broadhagen, Wm, lab, h Stratford
Broderick, J L, lab, h Charles
Bronston, Fred, caretaker court
house, h St Andrew
Brooker, W E, bookpr, h Front
Brophy, Fred, brakeman, bds
Waterloo
Brothers, Chas, livery, Downie
Brown, A J, fireman, h Well
Brown, C H, blacksmith, bds
Ontario
Brown, David, carpenter, h Rail-
way ave
Brown, Geo, clerk, bds Gore
Brown, Jas F, engineer, h Erie
Brown, Jas W, agent Canadian
Express Co, h Grange
Brown, J H, G T R, h Gore
Brown, John, agent C P R Tel
Co and Dominion Express Co,
15 Market, h Caledonia
Brown, John, lab G T R, h Home
Bruce, Miss M, prof nurse, bds
Front
Brown, Mrs Mary (wid J C), bds
Daly ave
Brown, Mrs Mary, h Water
Brown, W G, grocer, 57 Wellington, h same
Brown, Wm, engineer, h Bay
Brownlee, Miss Catharine A,
teacher, bds Elizabeth
Brownlee, Robt, carpenter, h
Elizabeth

To the Japanese Magic Hair Restorer Co.

I consider it my duty to inform you of the cure of my son, brought about by your agent leaving two bottles of your HAIR RESTORER. In January last I discovered a bare spot on my son's head. I watched it, and it spread very fast. I consulted a doctor, but his medicine did no good. I tried several remedies but the spot became sore and continued to spread, healing as the hair came out, and becoming smooth and entirely bare.

I commenced using your HAIR RESTORER in July, and in two weeks the head was entirely healed and a fine growth of hair started to grow; and now, with less than two bottles, no person could tell where the bare spot was. I can and will highly recommend it.

With many thanks, yours truly,
MRS. E. THOMAS.
Listowell, Dec. 2, 1899.

Brownlee, Mrs Jas, h Nelson
Bruce, Adam, h Guelph
Bruce, Miss, millnr, bds Cobourg
Brueckner, Oscar, cutter, h Elizabeth
Bryan, Mrs O'Brien, h Nile
Bryant, Jas, shoemkr, h Mill
Buchanan, John conductor, h
Milton
Buchanan, Mrs Jno, bds Cobourg
Buchanan, Mrs, 17 Wellington
Bucholtz, Fritz, cigar maker, bds
Arlington Hotel
Buckingham, Fred W, clerk, h
St Vincent
Buckingham, Wm, mgr British
Mortgage Loan Co, h Huron
Bulloch, J, mchnst, h Brunswick
Bunyan, Frank, bkpr, h Ontario
Bunting, Miss H E, h Elizabeth
Burden, Wm, electric light, h
Huron
Burdett, Ed, wood and coal, Erie,
h Church

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Office—MARKET SQUARE. Opposite City Hall

R. H. SCOTT, Superintendent.

Every desirable form
of Policy issued.

R. I. COULTON, Asst Supt.

Canadian Bank of Commerce

Transacts a General Banking Business. CAPITAL, \$6,000,000.

Interest Allowed on Deposits.

76

VERNON'S DIRECTORY

Burgess, H T, clerk, h Grange
Burgess, T E, G T R, h Stratford
Burgoyne, A H, bkbndr, Water
Burke, Jas, mofr, h Argyle
Burley, A E, manager Japanese
M H R Co, h Norman
Burnard, Mrs Jane, h Brunswick
Burnett, Mrs Ellen (wid Jas), h
Huron
Burnett, Miss Minnie, nurse, bds
Ontario
Burney, Thos, conductr, h Nile
Burnham, Frdk, clerk, h Albert
Burnham, Mrs, florist, h Water
Burns, Hry, fitter, bds City Hotel
Burns, Wm, G T R, h Falstaff
Burns, Jno, lab, h Downie
Burr, Thos, engr, h Shakespeare
Burritt & Deacon, booksellers,
stationers and bookbinders, 21
Market
Burritt, D B, clerk 1st Div Court,
24 Market, h Daly ave
Burritt, Royal (Burritt & Deacon),
h Daly ave
Burt, W, G T R, h Inverness
Bushfield, Arthr, mchnst, Downie
Bushfield, H, 103 Huron
Bushfield, Miss Mary, dressmkr,
103 Huron
**Business Cards get wide pub-
licity in the Herald**
Byers, John, flour and feed, 47
Wellington, h St Andrews
Butler, John, lab, bds Gladstone
House
Byers, Mrs Wm, h Albert
Byrne, Thos, G T R, h Dufferin
Cabinet Hotel, Casson & Wilson,
13 Wellington
Cade, Geo W, pntr, h Gore
Cahill, Jno, lab, 301 Hibernia
Cahill, Jos, lab, h Charles
Cahill, Patk, lab, Britannia

Calder, Fred, G T R, h Nelson
Cale, Thos, pntr, h Elizabeth
Callin, Jas, h Albert
Cameron, D, G T R, h Stratford
Cameron, D J, ins agt, Stratford
Cameron, Simon, crpntr, Stratford
Campbell, Alonzo, pntr, Stratford
Campbell, Angus, G T R, h Blake
Campbell, Donald, G T R, h Bay
Campbell, Miss E, nurse, John
Campbell, Jas, C T R, h Well
Campbell, Margarette, h Ontario
Campbell, Wm, caretaker St And-
rew's Church, h St Andrews
Canadian Bank of Commerce,
Wm Maynard mngtr, 6 Market
Canadian Colonist, J H Schmidt
prop, Erie
Canadian Express Co, Jas W
Brown agent, Market Square
Canadian Pacific Railway, Jno
Brown agent, 15 Market
Canadian Pacific Railway
Telegraph, John Brown agent,
15 Market
Canning, W J, wine clrk, Railway
ave
Capling, Miss A, nurse, John
Capitan, Jno, clerk, h Ontario
Cardigan Over Shoe Co, R M
Ballantyne mngtr, 7 Ontario
Cardwell, Jno, G T R, h South
Carey, Fred, clrk, h Brunswick
Carey, John, contrctr, h Rebecca
Carling, Jos, pntr, bds Dufferin
Carman, A, insptr Perth Mutual,
h Ontario, cor Front
Carling, Thos, h Dufferin
Carpenter, Jno, lab, h Caledonia
Carr, Jno, lab, 122 Huron
Carroll, Mrs Cthrne, 218 Hibernia
Carroll, Jno, h Douro
Carroll, Mchl, rivetter G T R,
h Caledonia

J. J. HAGARTY,
PROPRIETOR, **Commercial Hotel**
DOWNIE, OPPOSITE NEW CITY HALL.



Canadian Bank of Commerce

CAPITAL, \$6,000,000.

Transacts a General Banking Business.

Interest allowed on deposits

OF THE CITY OF STRATFORD

77

Carroll, Richd, lab, h Douro
Carse, Mrs Mary (wid Jas), h
Hibernia
Carson, Robt, G T R, Railway av
Carson, Wm, G T R, bds Railway
avenue
Carter, Chas, pianos, 30 On-
tario, h 211 Huron
Cartledge, Jas, crpntr, h Nelson
Casey, Patk, h Matilda
Casey, Robt, brkmn, h Douro
Cash, A E, paperhgr, h Ontario
Caslake, J A, plumb, 59 Wellin-
gton
h William
Cassels, R M, agent, h St David
Cassels, R M, tckt agt, h Brun-
swick
Casselton, Thos, conductr, Douro
Casson, Charles, Cabinet Hotel,
13 Wellington
Casson, Wm, pntr, 19 Ontario
Cast, John, G T R, bds Grange
Cast, Robt, G T R, bds Grange
Cast, W D, crpntr, h Grange
Cast, W G, G T R, h Douro
Cates, Elijah, tmstr, h Elizabeth
Caven, Alex, Coll Inland Rev, h
Church
Cawsey, E A, contr, h Cambrie
Cawston, Thos, wrehsman, Church
Cayley, Wm, crpntr, h Home
Central Business College, W J
Elliott principal, 3 Market
Chandler, Edwd, G T R, Stratford
Champagne, Mrs Mary E, Romeo
Checkley, W, jnk dlr, 212 Huron
Chenoweth, Jas, elctrcn, h Bay
Cherry, W J, mchnst G T R, bds
Arlington Hotel
Chidley, Wm, engr, h Shakes-
peare
Chilman, Miss E, Lady Supdt
Hospital, John

IT IS THE DUTY OF PARENTS

to give their sons and daughters as
good an education as they can afford.
A business education can never be
wrested from its possessor and in-
creases in value by its use.

Give your Sons and Daughters
a course in the

CENTRAL BUSINESS COLLEGE,
STRATFORD, ONT.
W. J. ELLIOTT, Principal.

Chippa, Mrs Johanna (wid Syl-
vester), h Erie
Chippa, Peter, fitter, G T R, bds
Erie
Chippa, Sylvester, blksmith G T R,
bds Erie
Chippendon, Geo, G T R, bds
Mowat
Chippendon, Harry, G T R, bds
Mowat
Chippendon, Jno, G T R, h Rail-
road ave
Chippendon, Mrs Mary A, Mowat
Chippendon, Wm, G T R, Elake
Chiswell, J P, tailor and fur-
nishings, 28 Downie, h Nile
Chowen, Fred, Electric Light, bds
74 Erie
Chowen, J W, prop Stratford
Steam Laundry, h Argyle
City Coal and Wood Yard,
John Hutchings, prop, Erie
City Hotel, Maurice J Dillon, 33
Wellington
Clancy, Jno, lab, h Romeo
Clariss, R W, clerk Bank Mont-
real, Norman
Clark, Adam, G T R, h Front
Clark, A H, G T R, h Mackenzie
Clark, A F, acct Inland Rev, h
41 Douglas
Clark, Geo, G T R, h Argyle

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Thirty days' grace to pay premiums.
Non-forfeitable after three years.

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CAPITAL, \$6,000,000. Interest allowed on deposits

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DOBSON & JOHNSTON  **BOOTS and SHOES**

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R. S. JONES.

'Phone 65.

J. C. JONES.

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OUR MOTTO: DEALERS IN... Groceries, Crockery China and Glassware.....
"Quick Sales, Small Profits, Cash or Short Credit."

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TERMS:
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Good Stabling for 125 Horses.
Attentive Hostler.

Choice
Wines,
Liquors
and
Cigars

CITY HOTEL

STRATFORD, ONT.

MAURICE J. DILLON, Prop.

Telephone No. 1.
P. O. BOX 466.

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Importer of.....

Dry Goods, Berlin Wools,

ART SILKS and
NOVELTIES

Agent for the New Williams and
Standard Sewing Machines

14 and 16 ONTARIO ST., STRATFORD.

Commercial Hotel  \$1.00 PER DAY.
MARKET SQUARE.
FIRST-CLASS ACCOMMODATION FOR TRAVELERS.

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OF THE CITY OF STRATFORD

79

Clark, Albt F, Inlnd Revenue, 41 Douglas
Clark, Chas, asstnt Boy's Home, bds Avon
Clark, Miss Edith, bookepr, bds Argyle
Clark, Harry, G T R, bds Argyle
Clark, Jno, lab, h Brunswick
Clark, Thos, mgr Water Wks, h Devon
Clark, Wm, lab, h Ontario
Claxton, Mrs E, h Brunswick
Clegg, Fred, brkmn, bds Milton
Clegg, J W, brkmn, h Milton
Cleland, W J, blksmth, Ontario, h Elizabeth
Clifford, D, lab, bds Douro
Clifford, Ed, blksmth, bds Erie
Climo, Wm, rag dlr, h Ontario
Cloney, Mrs Mary, 127 Huron
Close, Foster, brklyr, h Ontario
Close, Geo, lab, h Ontario
Close, Peter, brklyr, h Albert
Clutton, Mrs E, h Albert
Clulow, John, G T R, h Falstaff
Codd, Jno, mrchnt, h Waterloo
Codd, Wm, butcher, g Ontario
Coker, E, G T R, h Nile
Colby, Ed G, mchnt G T R, h Princess
Cole, Alfd, G T R, h Downie
Cole, Saml, tailor, h Ontario
Collingwood Meat Co, Market Sq
Collins, Alex, clk, 185 Hibernia
Collins, Edwin, btchr, h Mary
Collier, Edwd C, lab, Market Sq
Collins, Jas, lab, h Queen
Collins, Jno, tvlr, h Hibernia
Collins, Louis, dntst, bds Mary
Collins, Miss Mary, drssmk, bds 29 Mill
Collins, Michael, lab, bds Queen
Collins, Patk, cgrmk, bds Queen
Collins & Skelton, livery, Ontario

Stratford, July 6th, 1899.

Japanese Magic Hair Restorer Co.

Having used **Japanese Magic Hair Restorer** can highly recommend it to any person that has got falling hair or dandruff. I have used Ayer's and other preparations, but find this is far superior. It has cured me of dandruff and brought my hair to its natural color. **ROBT. J. GOURLAY,**
Asst. Supt. London Life Ass'n, Stratford.

Collins, Thos, lab, 29 Mill
Collins, Wm, cabmn, h Cobourg
Collins, Wm, lab, h Charles
Collins, W H, crpntr, bds Douro
Collinson, Jno, cndctr, h Shakespeare
Colter, M, wtchmkr, 16 Ontario, h Cobourg
Colter, —, h 133 Erie
Colters, Alex, crpntr, h Ontario
Colvin, Fred, cattle dlr, bds Nile
Colvin & Hoffman, butchers Downie
Commercial Hotel, J J Hagarty, prop, Downie, cor Brunswick
Conacher, J J, h Brunswick
Connell, Michael, h Chestnut
Connolly, Alex, lab, h Mornington
Connolly, Jas, G T R, bds Dominion Hotel
Connors, Jno, tmstr, 130 Mornington
Consult your interests by subscribing for **The Herald**
Cooke, C H S, mngr Merchants Bank, h Church
Cook, Mrs Francis, matron Beulah Faith Home, Avondale
Cook, G T, lab, h Grange
Cook, J, lab, h Forman ave
Cook, J H, chief clk, G T R, h 22 Daly ave

Excelsior Life

Office—Market Square, Opp. City Hall
R.H. SCOTT, Superintendent.

Our Monthly Payment System is the best for people of limited incomes.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts General Banking Business
Capital, \$6,000,000. Interest allowed on deposits.

80

VERNON'S DIRECTORY

Cook, Jno, pntr, h Cobourg
Cook, Wm, bggemn, h Elizabeth
Cook, W T, fish mchnt, Cobourg
Coombs, Edwd, G T R, Dufferin
Coombs, Ed T, G T R, Dufferin
Cooper, Chas, cigarmkr, h Queen
Cooper, Geo, G T R, h Queen
Copus, H W, acctnt, h Church
Copus, J, brkmn, h Inverness
Corcoran, Jas L, prop Corcoran
Tea Co, bds Royal Hotel
Corcoran Tea Co, James I.
Corcoran, prop, 8 Market
Cornell, Chas, bdg, h St George
Cornell, Frank, salesmn, Grange
Cornell, Henry, lab, 24 Mill
Cornell, Henry, jun, G T R, bds
24 Mill
Cornell, Jas, plstr, bds 24 Mill
Cornell, Jno, plstr, bds 24 Mill
Cornell, Saml, G T R, h Dufferin
Cornell, Simon, lab, h Grange
Corrie, Mrs Annie, h Ontario
Corrie, Clarence, joiner, bds On-
tario
Corrie, Frank, btchr, bds Ontario
Corrie, F J, prop Queen's Hotel,
Ontario
Corrie, Horace, mchnt, bds On-
tario
Corrie, Jno, Gas Wks, h Morning-
ton
Corrigan, Jno, lab, h Ontario
Costello, Patk, Curate St Joseph's
Church, bds Huron
Cottrell, Wm, junk dlr, Morning-
ton
Coughlin, J J (Woods & Cough-
lin), bds Commercial Hotel
Coughlin, Jos, presser, bds Huron
Coughlin, Jno, crpntr, h Huron
Coughlin, Jno Wm, carpnt, bds
Huron
Coulter, Mrs, h Regent

Coulton, R I, asst supt Excel-
sior Life, h 133 Erie
Counter, Mrs J, grcr, h Queen
Court, Jno, lab, h Mornington
Courts, Thos, G T R, Brunswick
Couse, J R, barber, 15 Market, h
Brunswick
Coventry, Miss Annie, bkpr, bds
47 Wellington
Cowan, Miss Ella M, clerk, bds
Charles
Cowan, Miss Minnie S, clerk, bds
Charles
Cowan, Wm, G T R, h Nelson
Cowan, W S, auctioneer, h
Charles
Cowan, W W, mchnt, h Ontario
Cox, Harry, millwright, St David
Cox, Jno, crpntr, bds Queen's
Hotel
Crawford, Jno, conductor, Grange
Crawforth, Mark, G T R, St David
Crerar, Miss Catherine, St George
Crerar, Mrs Kate, h Water
Crerar, Jno, law student, 39
Wellington
Crispin, Wm, pntr, 76 Ontario, h
same
Cromwell, Wm, lab, Shakespeare
Crocker, Wm, G T R, 39 Wel-
lington
Crossland, Walter, cigar maker,
13 Ontario
Crosby, A C, agent, h Hibernia
Crossing, Thos, G T R, h Grange
Crosson, Wm, mchnt, Brunswick
Crouse, Geo, harnessmkr, Erie
Crout, Harry, bill poster, h Daly
ave
Crowley, Jno, G T R, h Nile
Crown Hotel, R McCardle, prop,
Waterloo
Crozier, Wm, G T R, Inverness
Crumb, Clarence, lab, h Brant

J. J. HAGARTY,
PROPRIETOR, **Commercial Hotel**
DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL, \$6,000,000. INTEREST ALLOWED ON DEPOSITS.

OF THE CITY OF STRATFORD

81

Cryan, Chas, clerk, h Norman
Cryan, David, G T R, h Grange
Cullan, N, miller, bds George
**Cultivate the habit of reading
the Herald—you will profit
by it**
Cummings, Jno, crpntr, h Nile
Cunder, J, lab, h Water
Cunder, Wm, G T R, Brunswick
Curtis, Gad, lab, h William
Curtis, Thos, brakeman, h South
Dagg, Jos, butcher, 64 Norman
**Daily Herald at all news
stands**
Dalglish, Frank, G T R, bds
Douro
Dallas, Mrs B, h Nile
Dalton, Mrs E M, fncy goods, 36
Ontario
Daly, Robt, agent, h Kent
Daly, Thos, crpntr, bds Huron
Daly, Wm, contractor, h Huron
Dalziel, Jno, h Hibernia
Daniels, Frank, clerk Windsor, h
Birmingham
Dann, Wm, brakeman, h Downie
Dannecker, Albert, baker, 112
Downie
Dannecker, C, baker and con-
fectioner, 112 Downie, h same
Dannecker, Fred, 112 Downie
Dass, Robt, dispatcher G T R,
31 Douglas
Davidson, John A (McPherson &
Davidson), h Church
Davidson, Robt, G T R, Strachan
Davidson, Wm, County Clerk, h
Church
Davis, D, grocer, h Ontario
Davis, Geo, lab, h Albert
Davis, Thos, lab, h Chestnut
Davis, Thos, lab, h Erie
Davis, W H, express mssngr, h
Douro

MANY MEN PLUNGE

into business without taking time to
get a thorough knowledge of the
bed-rock principles which underlie it.
When they fail they believe them-
selves to be **unfortunate**, but the
business world knows them to be
incompetent. A course of train-
ing in the **Central Business
College, Stratford, Ont.**, will
aid the possessor to be successful.
W. J. ELLIOTT, Principal.

Davis, W T, G T R, h Downie
Dawe, Miss Edith, phtphr, Erie
Dawe, Jno, lab, h Erie
Dawe, Miss Mamie, clrk, bds Erie
Dawes, Saml, G T R, h Strachan
Dawes, Thos, mchnt, h Falstaff
Dawson, Jas, G T R, h Albert
Day, Arthur, G T R, h Nile
Day, R, drayman, h South
Deacon, A W, clerk Merchants
Bank, bds Church
Deacon, Rev D, Rector Home
Memorial Church, h Church
Deacon, F B (Burritt & Deacon),
h Church
Deacon, G R. M D, h Church
Deacon, Wm, h Mowat
Deacon, Wm, fireman, Mowat
**Deal with the Herald adver-
tisers, therein lies safety**
Dean, Chas, h Worsley
Dean, Geo, G T R, h Mowat
Dean, Jno, G T R, h South
De La Franier B os, phtgrphrs,
18 Market
De La Franier, M D (De La
Franier & Co), h Guelph
De La Franier, Moses, lab, h
Romeo
Dempsey, Daniel, florist, h Cam-
bria
Dennison, Miss N, clerk, bds
Queen's Hotel

Excelsior Life

Head Office, Toronto.
R. H. S. Supt.

Authorized Capital, \$500,000.
Reserve, \$273,414.20.
Surplus on Policy-holders' account, \$53,088.32
W. WELCH, Inspector.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business,
CAPITAL, \$6,000,000.
Interest allowed on deposits.

82

VERNON'S DIRECTORY

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Pres. and Manager.

CHAS. FARQUHARSON,
Sec-Treas.

F. G. SCRIMGEOUR,
Superintendent.

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HALL, LIBRARY and PARLOR TABLES,
HALL SEATS, MIRRORS, ETC., ETC.
STRATFORD, ONT.

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J. L. CORCORAN, Manager.

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WHOLESALE AND RETAIL
DEALER IN

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CEDAR POSTS, ★

FLOORING, CEILING,
SIDING, WAINSCOTTING

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First-class accommodation
for travelers.
\$1 per day. Market Square

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TRANSACTS A GENERAL BANKING BUSINESS
Capital, \$6,000,000. Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

83

Denroche, E. local manager Bell
Tel Co, h 18 Front

Dent, Miss Bessie, tchr, bds St
Andrews

Dent, Miss Lydia, tchr, bds St
Andrews

Devett, Miss E, nurse, bds On-
tario

Devlin, Daniel, agent Perth
Brewery, bds Birmingham

Devlin, Felix, brewer, h Bir-
mingham

Devlin, Felix, jr, machinist, bds
Birmingham

Devlin, J A, M D, h Brunswick

Dewar, Douglass, clerk Bank
Commerce, bds 7 Norman

Dewey, C E, div freight agent G
T R, h Mary

Dick, A A, G T R, h Dufferin

Dick, Wm, banker, h Ontario

Dickie, H F, G T R, h Stratford

Dickie, Hugh, G T R, h Argyle

Dickson, A R, clk Bank Montre-
al, Waterloo

Dickson, David, drover, h Brant

Dickson, M, stdnt, bds Cobourg

Dierlamm, P, artist, 3 Market, h
Nelson

Dierlamm & Sack, marble, St
Patrick

Diggans, Jno, jewlr, bds Church

Dillon, Mrs B, h Inverness

Dillon, Edwd, clerk City Hotel

Dillon, Jas, clerk City Hotel

Dillon, John, G T R, bds In-
verness

Dillon, M, G T R, h Dour

Dillon, Maurice J, prop City
Hotel, 33 Wellington

Diment, Geo, engnr, bds Ontario

Diment, Jno, engineer, h Ontario

Diment, Walter, brakemn, h Nile

Dinsmore, S C, h Shrewsbury

Sparta, Feb. 19th 1900.
Japanese Magic Hair Restorer Co.
Gentlemen: About two years ago my
hair began falling out, around the
crown of my head, and continued falling
out until a spot about four inches across
was bald. When, on the 16th of Jan.,
I purchased from one of your agents
six bottles of your Japanese Magic Hair
Restorer and began using it according
to directions, and in one month from the
date of beginning its use my hair is
from one to two inches long and my
crown is well covered with a good
growth of hair. HOWARD E. WELDING.

Dingman, Absolom, ins agent,
Herald bldg, h Birmingham

Dingman, W S, publisher Her-
ald, h Cambria

Dinwoodie, Chris, machinist G T
R, bds Huron

Dinwoodie, Mrs Jno, h Huron

Dinwoodie, John, bricklayer, bds
Huron

Dinwoodie, Thos, pop works, bds
Huron

Dobson, John (Dobson & John-
ston), h Brunswick

Dobson & Johnson, boots and
shoes, 14 Market

Dodding, Edwd, lab, h King

Dodgers printed while you
wait, at the Herald

Doherty, Mrs Ellen (wid James),
h Matilda

Dolan, Thos, engnr, h Regent

Dominion Hotel, Mrs M H Sul-
livan, prop, Downie, cor Guelph

Dominion Trading Co,
Limited, 6 Downie

Donaghy, Thos, G T R, h King

Donaldson, Miss Isabel, tel, bds
53 Caledonia

Donaldson, Mrs Jane (wid Ralph),
h 53 Caledonia

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R. H. SCOTT, Supt.

It would pay you to invest
in our 5 per cent. Income
Debentures

R. I. COULTON, Asst Supt.

Donaldson, John, baker, h Hi-
bernia
Donaldson, Ralph, janitor Knox
Church, h Caledonia
Donaldson, Miss Reta, tel, bds
Caledonia
Donnelly, Bernard, supt York
Loan bds Royal Hotel
Donovan, Michl, prtr City Hotel
**Don't be behind the age—read
the Herald**
Dorland, Jos C, carpentr, h Erie
Dougherty, Arch, GTR, h Albert
Dougherty, Jas, GTR, h Albert
Dougherty, Jno, GTR, h Queen
Douglas, F J, fitter, bds Rebecca
Douglas, G H (Thornton &
Douglas), h Norman and John
Douglas, Jas, wood turner, h
Rebecca
Douglas, Wm, h Nelson
Dow, Miss C, tailrs, h Caledonia
Dow, D L, trvlr, 76 Mornington
Dow, Jas, blacksmith, Erie
Dow, Jas, manfrs' agent, 54 On-
tario, h 76 Morn
Dow, Jas F, lab, bds Mornington
Dow, Miss Minnie M, nurse, bds
Erie
Dow, Mrs, h Ontario
Dow, Thos, bkpr, bds Mornington
Downs, Chas, upholsterer, bds 27
William
Downs, Wm, retired, 27 William
Doxey, C, GTR, h Grange
Drankow, Aug, lab, h Moderwell
Draper, Thos, ret'd, bds Huron
Drever, Thos, GTR, bds Gore
Drumgold, —, Merchants Bank,
bds 7 Norman
Duff, Louis, bookkeeper Beacon,
72 Erie
Dufton, Mrs Elizabeth (wid Jos),
h St George

Duffey, Patrick, h Matilda
Dufton, E T, woolen mills, St
George
Dufton, G M (Dufton & Tilley),
h St George
Dufton & Tilley, dry goods 7
Wellington
Duget, Miss, dancing teacher, 2
Ontario
Duggan, J A, dry goods and
clothing, 18-24 Downie, h
Church
Duggan, J M, barrister, Downie,
cor Brunswick
Duggan, John, miller, Huron
Duggan, Jno, blksmth, h Charles
Duggan, Mrs M, h St David
Dumaresq, Chas, btchr, bds Erie
Dunbar, N H, conductor, h
Brunswick
Dunbar, Wm, jr, machinist, h
Elizabeth
Duncan, Hy, hide dlr, h Huron
Dunham, Jno, bricklyr, h Centre
Dunlop, Geo, lab, h Wellington
Dunsmore, Mrs E, h Ontario
Dunsmore, J J, coppersmith, h
Albert
Dunsmore, J M, M D, 64 Ontario,
h Norman
Dunne, Mrs B, h Douro
Dunne, Hy, GTR, bds Douro
Dunne, Jas, GTR, h Douro
Dunn, Jas, brklyr, bds Waterloo
Dunn, Mrs Jas, h St David
Dunn, Jas, mason, h Erie
Dunn, Mrs Jas, h Wellington
Dunne, Jno, fitter, bds Douro
Dunne, Jos, GTR, bds Douro
Dunn, Jos, mason Cambria
Dunn, J R, woodworker, St Pat-
rick, h Wellington
Dunn, Mark, tmstr, h Erie
Dunn, Maurice, pntr, bds St David

COMMERCIAL HOTEL \$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

Dunn, Thos, GTR, bds St David
Dunn, Thos H, painter, h Flake
Dunn, Wm, crpntr, h Erie
Dunnhill, Saml, GTR, h Rail-
way ave
Duperon, Hamilton, lab, Gore
Durken, Hugh, bds William
Durken, Michael, lab, h William
Durney, Michael, GTR, h Norman
Durst, Adam, GTR, h Elm
Durst, Geo, health insptr, Erie
Durst, Peter, cooper, Wellington
Dwyer, Miss, drssmkr, 17 Wel-
lington
Dwyer, Patk, lab, bds 133 Erie
Dwyer, Thos, h 133 Erie
Dyer, Miss B, h 87 Downie
Dyer, Jno, lab, h Monteith ave
Dyer, Patk, GTR, h Nelson
Easson, Alex, mail carrier, William
Easson, A E L, street commisnr,
h William
Easson, David, fur mnfr and
contractor, 38 Mill
Easson, David, jun, mchnst, bds
38 Mill
Easson, Harry (Easson & Rank-
in), 27 Charles
Easson, Jas, fireman, h Douglas
Easson, Miss Jessie, bkpr, bds
38 Mill
Easson, Robt, drug clerk, bds
Commercial Hotel
Easson, Robt, wd turnr, William
Easson, Wm, sawmlr, h William
Easson, Wm, cbnt mkr, bds
Douglas
Eastwood, Jas, GTR, h Queen
**Easy advertising rates on ap-
plication to The Herald**
Eberhardt, Ernest, GTR, Louisa
Eckhart, Wm, lab, h McFarlane
Edgar, Saml, lab, h Ontario
Edgar, Martin, tmstr, h Ontario

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is full of promise for those who
equip themselves for life's duties by
a course of training in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Edgecombe, Geo, tlr, bds Devon
Edmonds, C, contractor, Ontario
Edmonds, M, Christian Scientist,
bds 76 Erie
Edward, Jno, GTR, Wellington
Edwards, Edwd, drvr, h Ontario
Edwards, Saml, GTR, Falstaff
Eesley, Edmund J, fuller, h 177
Huron
Egan, Michael, engnr, h Bay
Egan, Thos, GTR, h Stratford
Eidt, Ed H, dentist, 3 Market,
h William
Eisele, F H, clk, h Front
Elder, J W, V S, h Grange
Elliott, David, farmer, h Matilda
Elliott, W J, principal Central
Business College, h Douglas
Ellis, Chas, journalist, St David
Ellis, Mary A, h Albert
Ellis, Wm, fireman, h Ontario
Elworthy, Mrs, nurse, Wellington
Emperor Cycle Works, Kalbfleisch
Bros, props, Erie
Empire Brewery, Erie
Embling, Jos, GTR, h Nelson
Embury, Wm, GTR, h St David
Emmerson, Albert, scntn frmn G
TR, h Birmingham
Emm, H J, sexton St James
Church, h Caledonia
Endcox, Geo, GTR, bds Nile

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

Cash loaned to assist in
payment of premiums.

W. WELCH, Inspector.

Canadian Bank of Commerce
 Transacts a General Banking Business. CAPITAL, \$6,000,000. Interest Allowed on Deposits.

86

VERNON'S DIRECTORY

SMITH, THE PLUMBER,

ONTARIO STREET WEST,

HEADQUARTERS
..... FOR

Buck's Happy Thought Ranges

AND BRILLIANT STOVES

Two Stores full to choose from. Made in six sizes and 72 different Styles.
 No finer present for your mother, sister or bride. Prices from \$24 to \$50.



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ICE DEALER,

WATERLOO STREET, STRATFORD.

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Beacon Job
Department.

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BANK OF
COMMERCE**

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 CAPITAL, \$6,000,000.
 Interest allowed on deposits.

OF THE CITY OF STRATFORD

87

Endcox, Peter, engr, h Nile
 Endcox, Peter, jr, G T R, bds Nile
 Engels, Mrs M G, music tchr, h
 Hibernia
 English, Robt, lab, h Douglas
 Envelopes, letterheads, bill-
 heads, etc, Herald Office
 Enouy, Christian A, mldr, h Bir-
 mingham

Erb, Mrs Barbara, boarding, 240
 Erie

Erb, Geo, G T R, bds 240 Erie

Erb, Jacob, plumber, bds 240 Erie

Ertel, Anthony, crpntr, George

Esplen, J H, mnfr, h Nile

Etherington, Albt, G T R, Douro

Etherington, Leonrd, lab, Regent

Everything worth printing

finds a place in The Herald

Ewart, Miss Agnes, nurse, bds 22

Britannia

Ewart, Miss, Christiana, bdg, St

George

Ewart, G G (Ewart & McPherson),

22 Britannia

Ewart, J, lab, h Inverness

Ewart, Robt B, crpntr, bds 22

Britannia

Ewart & McPherson, accountants,

11 Market

Ewart, Wm, pntr, h Stratford

Excelsior Life, R H Scott, supt,

Market Sq

Fact, fun and fancy, all in The

Herald

Fair, Jas, lab, h St David

Falconer, Miss, mllnr, bds Front

Falstaff Creamery, R M Ballan-

tyne, prop, Cobourg

Farmers all read The Herald

Farquharson, Chas, bkpr, Water

Farquharson, Mrs M, h Douro

Farrow, B S, h Douglas

Farrow, D, trvlr, h Water

Hensall, Oct. 12th, 1898.

The Japanese Magic Hair Restorer Co.

It is with pleasure that I add my
 testimony of the good qualities of the
Japanese Magic Hair Restorer.
 My hair had been gray for a long time,
 and it is now its natural color. I used
 only one bottle, and it certainly did all
 you claim for it. Wishing you the suc-
 cess your Hair Restorer deserves.

Yours truly, MRS. H. BECK.

Farrow, H D, h Waterloo

Farrow, J E, grcr, Market Sq

Farrow, Wilfred, brbr, bds Water-
 loo

Feik, C, lab, h Ontario

Fell, John, G T R, h Nile

Fenton, A, cabinetmaker, bds 35

Earl

Fenton, Mrs Martha (wid Chas

E), 35 Earl

Ferguson, Miss Cath, bookkpr,

bds 69 Caledonia

Ferguson, Duncan M, h Hi-

bernia

Ferguson, Duncan, & Co, dry

goods, 13 Market

Ferguson, P J, G T R, h Well

Ferguson, R C, G T R, h Mowat

Ferguson, W J, dry goods, 5 Mar-

ket, h 55 Britannia

Fewer, Jas, clerk, bds Dufferin

Fewer, Richd, G T R, h Dufferin

Fiad, Tony, h Guelph

Filey, Chas, bricklyr, bds St Geo

Filey, Mrs Harriet (wid Abram),

h St George

Filey, Wm, bricklyr, St George

Finkbeiner, Edwd, clerk, bds St

Patrick

Finkle, J R, evaporating works,

Shakespeare

Firth, Jos, tinsmith G T R, bds

74 Erie

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 and high rate of interest.

R. I. COULTON, Ass't Supt.

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TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits

88

VERNON'S DIRECTORY

Finlay, Robt, painter, h South
Fisher, A W, news editor Beacon,
Caledonia
Fisher, J, grocer, 25 Wellington,
bds St Andrews
Fisher, Mrs M B, h Brunswick
Fitzgerald, Chas, porter Commer-
cial Hotel
Fitzgerald, E, shoemkr, Water-
loo, h Brunswick
Fitzgerald, Ed, wood carver, bds
Huron
Fitzgerald, Edwd, shoemaker, h
Argyle
Fitzgerald, Mrs Lawrence, Huron
Fitzgerald, W R, G T R, h In-
verness
Fitzgibbons, Jas, brakeman, King
Flanagan, Dennis, lab, h Dufferin
Flannagan, Richd, G T R, bds
Gladstone House
Flannagan, Wm J, machinist G
T R, h Church
Flannan, E, G T R, h Blake
Fleischauer, N S, lumber,
Front, h Douro
Fleming, Mrs H, h Nile
Fleming, Miss, dressmaker, 11
Market
Fletcher, W H, collegiate teachr,
h Front
Flynn, John, lab, 160 Huron
Flynn, John, jr, cabinet finisher,
bds 160 Huron
Flynn, Mrs Margt (wid Hugh), h
Norman
Flynn, Mrs Mary, h Huron
Foley, Mrs D, h Nile
Footwinkler, H, lab, h King
Foote, M C, grocer, h Downie
**For the best results, advertise
in The Herald**
Forbes, J, lab, h Ontario
Forbes, John, h Brunswick

Ford, Geo, G T R, h Cambria
Forest, John, G T R, h Cambria
Forrest, Misses, drsmkrs, 1 Wel-
lington
Forest, Mrs R, h Nelson
Forman, Mrs Ellen (wid Geo), h
12 Birmingham
Forman, Miss Nellie, teacher, bds
12 Birmingham
Foster, Alfred, engr, 323 Church
Foust, R, G T R, bds Dominion
Hotel
Frame, Alex, agent, h Hibernia
Frame, Geo, agent, 136 Huron
Francis, F, h Argyle
Francis, Henry, fitter G T R, h
Church
Frank, Bert, tel operator, bds
Commercial Hotel
Frank, Mrs H, bds Brunswick
Frank, J B, bds Brunswick
Frank, Theodore, clk, bds 76 Erie
Fraser, D B, M D, 38 Ontario, h
St George
**Fraser & Deacon, M D's, 114
Downie**
Fraser, Donald D, salesmn, Front
Fraser, D M, M D, h Downie
Fraser, John
**Fraser, John, 114 bds, 14-
16 Ontario, h Front**
Fraser, —, bakr, 41 Britannia
Frauley, Michael, lab, Wellington
Freeborn, Mrs Cath (wid Thos), h
Hibernia
French, M B, machinist, 19 Erie
Frey, J E, travr, h Rebecca
Friend, Mrs Jane (wid Wm), John
**Friends abroad appreciate the
Herald**
Frost, Chas, conductr, h Dufferin
Frowley, Thos, lab, h Church
Fuller, Arthur, bds Norman
Fuller, S S, postmastr, Norman

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL \$6,000,000.

Interest Allowed on Deposits.

CITY OF STRATFORD

89

Furr, Jas, bds G T R, Milton
Gadsby, Jas, marble, 84 Downie,
h Church
Gainer, Jas, studnt, bds St David
Galbraith, Albert, foremn Whyte
Pkg Co, h Worsley
Gallagher, Chas, lab, Cobourg
Gallagher, Mrs Julia, h Cobourg
Gallagher, M F, conductr, Albert
Gallagher, Michael, brakeman,
h Cobourg
Gallagher, Thos, h Albert
Gamble, John, lab, h Caledonia
Gant, Jos, engr, h Queen
Garden, Mrs E J, h Strachan
Garden, Miss F E, teacher, bds
Strachan
Gardner, Mrs N, h Norman
Garner, John, G T R, 41 Wellin-
gton
Garuse, F, fruit, 30 Ontario
Garouse, F, fruit, 86 Downie
Garstang, J T, G T R, h Milton
Gastrell, Geo, tailor, 90 Downie,
h Cobourg
Gaudy, Mrs Eliz (wid John), h St
Michael
Gaudy, Miss Jessie, teacher, bds
St Michael
Gearing, Mrs Georgina (wid
Fred W), h Church
Gee, Mrs H A, h Falstaff
Gee, W H, G T R, h Stratford
Geldhardt, Chas, GTR, h Dufferin
Geldhardt, Robt, molder, 83
Mornington
Gell, Sampson, painter, h Shake-
speare
Gemmell, Frank A, mail clerk, h
Centre
**Gem of wit and humor greet
the Herald reader**
George, Albt, clerk, bds Front
George, E, engineer, h Front

A COURSE OF STUDY

Such as you can get in the

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STRATFORD, ONT.

is useful and valuable, everywhere and
always, and is worth to anyone,
anywhere, what it costs.

W. J. ELLIOTT, Principal.

Get the very best newspaper— the Herald

Gibb, Mrs Mary (wid Geo), 39
Wellington

Gibbons, Mrs M, h 411 Ontario
Gibling, Wm J, bricklayer, Bruns-
wick

Gibson, Mrs Agnes, h Shakespeare
Gibson, Andw, teamster, 47 Wel-
lington

Gibson, Hy, confctnr, 25 Market
Gifford, C H, tailor, h Wellington

Gilhan, Philip, lab, h Front

Gilkison, Mrs Jas, h Nelson

Gilkison, Wm, GTR, h Stratford

Gilleen, Patrick, h Charles

**Gillespie, Thomas I, tobacconist
65 Ontario, h same**

Gilliland, G F, GTR, h Strachan

Gillis, Herbert, G T R, bds Do-
minion Hotel

Gillis, Jas R, prop Arlington
Hotel, h Erie

Give thought to what you are doing and get the Herald

Gladstone House, H J Miller,
prop, Erie

Glasscott, Thos, lab, h Charles

Gleason, Mrs Martha (wid Dan),
138 Mornington

Gleason, Michl, G T R, h Nelson

Glover, Chas, waggon maker, h
Rebecca

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.

Aims to give the Best Results for the
Lowest Premium consistent with safety

W. WELCH, Inspector.

6

J. J. HAGARTY, PROPRIETOR **Commercial Hotel**

DOWNIE, opposite New City Hall.



Canadian Bank of Commerce

Transacts a General Banking Business.

CAPITAL, \$6,000,000. Interest allowed on deposits.

90

VERNON'S DIRECTORY

WE DO PORTRAITS

In Crayon, Water Colors
and Sepia.
Photographs of Residences,
Groups, Etc., Etc.

Allan Portrait Co.

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ONTARIO.

Special Attention
to Artistic
Picture Framing

First Floor over Kenner's Book Store,
ONTARIO STREET.

A. H. ALEXANDER,

Stationer and News Dealer



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NORTHWESTERN
TELEGRAPH CO.



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ALL NEWSPAPERS AND
MAGAZINES AT
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M. O. A. A.



ARCHITECT



GORDON BLOCK, OPPOSITE THE POST OFFICE

STRATFORD.

The Barnsdale Trading Co. Limited

PATENT
MEDICINES



GENERAL
GROCERIES

STRATFORD.

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

CAPITAL, \$6,000,000

Interest allowed on deposits.

OF THE CITY OF STRATFORD

91

Goettler, Mrs L, 41 Wellington
Goettler, Michl, tmstr, h Hibernia
Goettler, Melvin, caretaker Y M
C A, bds 41 Wellington
Goettler, Wm, G T R, h Albert
Going, Rev A H, pastor Waterloo
st Methodist Church, h Waterloo
Golding, Thos, lab, h Elizabeth
Goodwin, M F, coal and wood,
Falstaff, h Milton
Gordon, Bruce, manager Albion
Hotel

Gordon, Jas, lab, h Ontario
Gordon & Orr, dry goods, On-
tario
Gordon, Richd, condctr, h Milton
Gordon, Wm, wh lumber, 3
Market, h Mornington
Gordon, Wm, painter, h Ontario
Gorrett, Albt, blacksmith G T R,
h St David
Gotty, J M, painter, Brunswick,
h Hibernia
Gough, Chas, baker, bds, 250
Huron
Gough, Geo, mason, h Norman
Gough, Hattie, clerk, bds 250
Huron
Gough, John, contractor, h 250
Huron
Gough, Wm, plasterer, bds 250
Huron
Gould, Burt, carptr, bds 74 Erie
Goulding, Mrs John, (dressmkr,
bds St patrick
Gourlay, Alex, h Ontario
Gourlay, Robt J, watchman, h
Douro
Gowing, Chas E, brakeman, h
Shakespeare
Graber, A J (Graber & Son), h 62
Ontario
Graber & Son, hardware, 52 On-
tario

Wyoming, Dec. 2, 1898.

Japanese Magic Hair Restorer Co.

Please send me six bottles of
your **Japanese Magic Hair Re-
storer**. I have had entire satis-
faction from the use of your Hair
Restorer. The bare spots on my
head are all covered with a fine
growth of hair.

Yours truly, THOS. POLLEY.

Graber, Mrs F X, h Ontario
Graham, J M, sec Y M C A,
Gore
Grant, Mrs Jno, grocery, Huron
Grant, Jno, carpenter, h Huron
Gray, Danl, G T R, h St David
Gray, Jas A, G T R, h Milton
Gray, Richd, retired, 25 Charles
Gray, Thos, G T R, h Cherry
Gray, Wm, cheese byr, h Church
Greig, Alex, clerk, h Wellington
Greig, Jas, bookkeeper, h Cambria
Greig, Robt, mchst, h Wellington
Grelish, Patk, lab, h St Michael
Grey, Richd, clerk, h Albert
Griffin, John (Whyte Pckg Co),
Griffin, Nicholas, h Erie
bds Erie
Grundenberger, Edward, finisher,
h Hibernia
Guthrie, C F, G T R, h Victoria
Guthrie, David, G T R, h Kent
Guy, Saml, city firemn, bds Royal
Hotel
Guy, W, carpenter, h Hibernia,
cor Avondale ave
Haddock, Jas, coal oil, h Morn-
nington
Haddock, Wm, lab, h Daly
Hagarty, Jas, cgrmr, h Cobourg
Hagarty, J J, prop Commercial
Hotel, Downie

EXCELSIOR LIFE

Office—MARKET SQUARE, Opposite City Hall

R. H. SCOTT, Superintendent.

Every desirable form
of Policy issued.

I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

92

VERNON'S DIRECTORY

Hagarty, Timothy, retired, 95 Norman
Haines, Alfred, GTR, h Railway avenue
Haines, Fred, machinist G T R, bds Daly ave
Haines, J A, G T R, Railway ave
Haines, Jos, G T R, bds Railway avenue
Haines, Miss Phoebe, dressmkr, bds Daly ave
Haines, R A L, G T R, Railway avenue
Hall, Archibald, lab, h Cambria
Hall, Jas, GTR, h Dufferin
Hall, J W, grocer, h Dufferin
Hall, Mrs Mary, 13 Ontario
Hall, Mrs Martha, h Wellington
Hallal, Abraham, h Kent
Hallar, Andw, G T R, h Rebecca
Hallar, John, h Nile
Halpin, Daniel, h Regent
Hammell, C, crpntr, bds Ontario
Hamel, C, crpntr, h Brunswick
Hammill, Patk, lab, h Albert
Hamilton, Mrs F D, h Albert
Hamilton, Geo, brakemn, h Nile
Hamilton, J D, tbccnst, 1 Wellington, h 140 Albert
Hamilton, Jno, G T R, bds Waterloo
Hamilton, Jno D, slsmn, 294 Nile
Hamilton, Mrs, h Front
Hamilton, P P, court stnographr, h Church
Hamilton, Robt D, h Queen
Hamilton, Saml, G T R, Downie
Hamilton, Thos, firemn, bds Nile
Hamilton, Wm, engnr, h Nile
Hamilton, W R, dentist, 21 Market, h Hibernia
Hammer, A, blksmth, h Rebecca
Harding, Fred, draymn, bds Daly ave

Harding, Henry, lab, h Forman ave
Harding, R I, brstr, 3 Market
Harding, Windham, bricklyr, 34 Earl
Hardman, Jno, h South
Harkins, Mrs C, h Nile
Harkins, Jos, G T R, bds Nile
Harkins, Wm, tmstr, bds Nile
Harris, E W, despatcher, h Nile
Harris, Jno, clerk Arlington, bds Erie
Harries, R J, manager Cordage Co, bds Falstaff
Harrison, Mrs Harriet, asstnt Beulah Faith Home, Avondale ave
Harrison, Mrs Harriet, ladies hair dresser, 108 Downie
Harrison, H H, barber, 104-6 Downie
Harrison, Mrs Lucy (wid Wm D), h Mornington
Hartigan, Jno, whipmkr, bds Erie
Hartley, Mrs Jane, h Regent
Hartley, Wm, G T R, bds Regent
Harvey, Chas, G T R, Mackenzie
Harvey, David, Indrymn, 47 Wellington
Harvey, Jno, tmstr, bds 47 Wellington
Harvey, Geo, lab, h Ontario
Harvey, Geo, engnr, h Front
Harvey, Jas, h Grant
Harvey, Mrs Janet (wid Robert), 47 Wellington
Harvey, Wm, G T R, bds 47 Wellington
Harvey, Wm, brkmn, h South
Hassell, Farnk, plstr, h Hibernia
Hassell, Louis, plstr, h Norman
Hassell, Robt, plstr, h Norman
Hastings, Jos, lab, 161 Huron

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest allowed on deposits

OF THE CITY OF STRATFORD

93

Hastings, Wm, G T R, h Grange
Hatcher, Richd, fitter h Gore
Haugh, J C, fruit and fish, 56 Downie

Have you anything to sell? advertise it in The Herald

Hawke, B E, M D, h Church
Hawkins, Mrs L, h Dufferin
Hay, D D, registrar, h Centre
Hay, Duncan D, deputy registrar, h Centre

Hayhow, Fred, cndctr, h Shakespeare

Hayman, Edwd, G T R, Strachan
Headley, Math, lab, h Charles
Heath, Chas, clerk, bds Grant
Heath, Hrbt, G T R, bds Grant
Heath, Sml, G T R, h Grant
Heath, Wm, G T R, h Grant
Heaton, Jno, blksmth, h Nelson
Heideman, Robt, G T R, Strachan
Heiden, Chas, agt, h Caledonia
Heiden and Schrenk, implements, Market Square

Heinbuch, George, bicycle livery, and rubber stamp maker, h Downie

Heinbuch, Jno, shmkr, 65 Wellington

Heinbuck, Warner, G T R, h Louisa

Helm, M J, foremn Cigar Factory, bds Royal Hotel

Helm, Rev W O, pastor Evangelical Church, Gore

Helson, Wm, prop Helson's bazar, 43 Wellington, h 178 Nelson

Henderson, Hrbt, clerk, bds 146 Wellington

Henderson, Jno, crpntr, bds Milton

Henderson, Thos, cntrectr, h Wellington

Henry, Fred, brkmn, bds Stratford

YOUNG MEN AND WOMEN

Should be qualified to fight their own battles in life, and we believe there is no better way than to get an education in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Henry, Jacob, lab, h Stratford
Henry, W J, junk dealer, Huron
Hepburn, Alex, archt, 18 Market, h Birmingham

Hepburn & Nichols, house furnishers and undertakers, 1-5 Ontario

Hepburn, Thos G, archt, 18 Market, h Birmingham

Hepburn, Wm (Hepburn & Nichols), h Ontario

Herald ads are productive of good results

Herald, Wm, lab, h South

Hern, Mrs C, h Brunswick

Hern, Jas, G T R, bds Bay

Hern, Jno, tmstr, h Ontario

Hern Mrs Mary, h Rebecca

Hern, R J, G T R, bds Bay

Hern, Mrs S, h Bay

Hern, Wlter, clrk, bds Brunswick

Hern, Wm, plmbr, bds Brunswick

Herron, Jno, agt, h Shrewsbury

Hess, J G, collectr Customs, h St George

Hesson, Jas, lab, h Rebecca

Hesson, Samuel R, h Church

Hetherington, Alf, clrk, h Modewell

Heirther, J, h Brunswick

Heirther, J H, pn.r, h Victoria

Helm, John, miller, bds 240 Erie

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HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt. W. WELCH, Inspector.

Thirty days' grace to pay premiums. Non-forfeitable after three years.

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DIRECT IMPORTER.

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STRATFORD.

....City Book Store.

H. W. THOMSON,

..Druggist..



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Purest and Freshest Drugs.

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A SPECIALTY



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Market Square.



Opp. City Hall.

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CASSON & WILSON,
PROPRIETORS.

Perth Mutual Fire Insurance Co.

HEAD OFFICE, STRATFORD.

ASSETS, \$270,900.

NUMBER OF POLICIES IN FORCE OVER 17,000.

WM. DAVIDSON,
President.



CHAS. PACKERT,
Manager.

Commercial Hotel  \$1.00 PER DAY.
FIRST-CLASS ACCOMMODATION FOR TRAVELERS. MARKET SQUARE.

**THE JAPANESE MAGIC
Hair Restorer**

IS THE
GREATEST DISCOVERY
OF THE
19th CENTURY.

Hickey, Jas, G T R, 87 Downie
Hickey, John, farmer, h Matilda
Hickey, Stephen, G T R, bds 87
Downie
Higman, Elkanah, G T R, h Erie
Higman, John, lab, 442 Erie
Hildebrandt, Edwd, fireman, Well
Hildebrandt, Wm, bricklyr, h In-
verness
Hill, A, lab, h Regent
Hill, Chas, brakeman, h Well
Hill, Edmond, G T R, h Inverness
Hill, Mrs Emma (wid Geo), h
Linton ave
Hill, J B, patternmkr, h Grange
Hill, John, Whyte Pckg Co, bds
Erie
Hill, John, h Gore
Hill, Wm, h 201 Hibernia
Hill, Wm, tanner, h Erie
Hilliard, Thos, lab, 164 Douglas
Hillman, Bert, lab, bds Romeo
Hillman, John, lab, h Romeo
Hilte, Mrs Jane (wid Peter), h
Britannia
Hinchey, Mrs W, h Well
Hishon, T, carptr, h Brunswick
Hislop, Mrs Jane, 57 Norman
Hislop, J J, mangr A Beattie &
Co, h Water
Hodd & Cullen Milling Co,
Limited, James Hodd, pres;
James Pringle, sec-treasurer,
George
Hodd, James, mayor city of
Stratford, h Wellington
Hodgins, E, prop Windsor Ho-
tel, Albert
Hodgins, Gilbert, dispatchr G T
R, h Church
Hodgins, John, tailor, bds St
Patrick
Hodgson Bros, commission, Mar-
ket sq

Hodgins, Wm, cutter, Railway av
Hoeltje, Otto, G T R, h Cambria
Hoffman, I E, G T R, h Rebecca
Hoffman, J D, mfg, h Brunswick
Hoffmeyer, Herman, lab G T R,
bds Birmingham
Hoffmeyer, Louis, G T R, bds
Birmingham
Hogarth, John, flax dealer, h Bay
Hohmeir, Philip, plumber, St Pat-
rick
Holden, Robt, brakemn, h Dour
Hollands, W H, bartender Albion
Hotel
Holliday, Thos, h South
Holm, Daniel, miller, h Erie
Holman, J F, G T R, Brunswick
Holman, Wm, paintr, Brunswick
Holmes, Miss, dressmkr, 17 Wel-
lington
Holt, Saml, h Well
Home, Mrs Emily (wid Gilbert), h
Norman
Honey, Richd, blksmith, St Pat-
rick, h Norman
Honey, Thos, G T R, h Well
Hoodless, Mrs Wm, h Cambria
Hop, Alex, G T R, bds Cherry
Hope, Peter, G T R, h Cherry
Hord, Walter, travr, h Elizabeth
Horn, Gilbert, banker, h Nile
Horner, Mrs Eliz (wid Saml), h
Birmingham

Excelsior Life

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R.H. SCOTT, Superintendent.

Our Monthly Payment System is the
best for people of limited incomes.

R. I. COULTON, Asst Supt.

Canadian Bank of Commerce

Transacts General Banking Business
Capital, \$6,000,000. Interest allowed on deposits.

96

VERNON'S DIRECTORY

Hornick, Chas, lab, h Ontario
Hornick, Warner, lab, h Albert
Hornick, Wm, G T R, h Queen
Hoskins, Frank, lab, h Cambria
Hossie, John, Sheriff, h John
Houghton, Wm, contrctr, h Daly
Houlding, L, G T R, h Grange
Hourigan, Dennis, G T R, h Chestnut
House of Refuge, Galt
Houston, D W, teacher, h 38 Britannia
Hover, John, G T R, h Grant
Hovey, Alfred, G T R, h Regent
Hovey, F D, U S officer, Louisa
Hoy, Mrs Margt (wid John), h Centre
Hoy, Patrick, conductor, h Front
Hoy, Wm, brickmkr, bds Centre
Hudson, John, barber, h Albert
Hudson & Trothan, barbers, 34 Ontario
Hudson, Wm, h Erie
Huff, Albert, G T R, h Grant
Humphrey, Geo, finisher, bds 126 Huron
Humphrey, John A, grocer, 163 Huron
Humphrey, Mrs Martha (wid John), 126 Huron
Humphrey, Oscar, blksmith, bds 126 Huron
Hunn, Saml, conductr, Waterloo
Hunter, Geo, G T R, h Nelson
Hurley, Danl, G T R, bds Nile
Hurley, Dennis, mgr Dominion Hotel
Hurley, Mrs J, h Nile
Hurley, Jeremiah, G T R, Nile
Hurley, John, G T R, bds Nile
Hurley, Patk, G T R, h South
Hurrell, Wm H, carptr G T R, h Argyle
Hushin, Danl, G T R, h Nelson

Hushin, M D, conductor, h Nile
Hutchins, John, coal and wood, St Patrick cor Erie, h Birmingham
Hutchings, Thos, butcher, Erie
Hutchison, Wm, trackman G T R, Galt
Hutchinson, Andrew, h Romeo
Hutchinson, Thos, G T R, h Strachan
Hutchinson, Wm, carptr, Romeo
Hutchinson, Wm, jr, teamstr, bds Romeo
Huxley, Miss Alice, bookkpr, bds Cambria
Huxley, Miss Carrie, bookkpr, bds Cambria
Huxley, Mrs Catharine (wid Wm), h Cambria
Huxley, Miss Edith, bookkeeper, bds Cambria
Hyde, Mrs H, h Brunswick
Hyde, Mrs Mary, h Downie
Hyde, Mrs Math, 91 Mornington
Hyde, Wm farmer, h Mornington
Hymers, David, GTR, h Dufferin
Idington, John, Q C (Idington & Robertson), h end Mornington
Idington & Robertson, barristers, 11 Market
If you are in haste to get rich, advertise in the Herald
Inman, Mrs Margt (wid James), h Huron
Increase your business by advertising in the Herald
Insert an ad in the Herald and reap a good harvest
Ioeger, Geo, GTR, h Birmingham
Ireland, Miss Beil, bookkeeper, bds Elizabeth
Ireland, Miss L M, teacher, bds Elizabeth

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL, \$6,000,000. INTEREST ALLOWED ON DEPOSITS.

OF THE CITY OF STRATFORD

97

Ireland, Wm, plastr, h Elizabeth
Irvine, Mrs, teacher, h Ontario
Irvin, Mrs, h Waterloo
Irvin, Robt, engineer, h Front
Irving, D T, h Queen
Irwin, W G, bookpr, h Centre
Irwin, Wm, public school insp, h 276 St David
Jack, Hugh, bookkeeper, bds St Patrick
Jackson, Mrs Geo, h Wellington
Jacobs, Chas, bartender Royal Hotel
Jacobs, David, carptr, h Romeo
Jacobs, Hy, carpenter h Railroad avenue
Jacobs, J J, painter, h Douro
Jacobs, John, brklyr, h Dufferin
Jacobs, Mrs R, h Railroad ave
James, Geo, G T R, h Well
Jamieson, Thos, lab, h Well
Japanese M H R Co, A E Burley, manager, 78 Downie
Jarvis, P R, agent, h Nile
Jeffrey, A J, hardware, 56 Ontario, h Shrewsbury
Jeffrey, Frank, printer, h Douro
Jeffery, Geo, engineer, h Nile
Jeffrey, H L, clerk, bds Centre
Jeffrey, Wm, ins agent, 56 Ontario, h Centre
Jeffrey, Wm, jr, trvtr, h Douglas
Jermyn, W, tailor, h Albert
Jezard, Hy, h Rebecca
Jezard, R, G T R, h Rebecca
Johns, Ed J, druggist, bds 53 Norman
Johns, Jos, retired, 53 Norman
Johns, T, cabman, h Ontario
Johnston, Alex, implements, 73 Ontario, h James
Johnston, Andw, lime manfr, h Erie
Johnston, Benson, GTR, bds Nile

IT IS THE

DUTY OF PARENTS

to give their sons and daughters as good an education as they can afford. A business education can never be wrested from its possessor and increases in value by its use.

Give your Sons and Daughters a course in the

CENTRAL BUSINESS COLLEGE,
STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Johnson, Angus, coal merchant, h Douro
Johnson, Benj, btchr, h Mornington
Johnston, Fletcher (Dobson & Johnston), Nile
Johnston, Mrs Elizabeth A (wid John), h 62 Church
Johnson, F, butcher, h Albert
Johnson, Geo, drover, h Erie
Johnson, Geo L, butcher, bds 103 Erie
Johnson, Hy, G T R, h Well
Johnson, H M, ins, Market h Mary
Johnson, Jas, drover, 203 Erie
Johnson, Jonathan, GTR, h Queen
Johnston, Jno, mchnst, h Cambria
Johnston, Leonard, clerk, Erie
Johnson, Miss Lizzie J, drsmkr, h Cambria
Johnson, Miss Louisa, librarn public library, h Cambria
Johnston, Miss Minnie, teacher, bds Erie
Johnson, Robt, wood finisher, bds 203 Erie
Johnson, T B, butchr, Market sq
Johnston, Wm, G T R, h Nile
Johnson, Wm, fireman, h Queen
Johnston, W G, bricklayer, bds Arlington Hotel

J. J. HAGARTY, PROPRIETOR. **Commercial Hotel**

DOWNIE, opposite New City Hall.



Excelsior Life

Head Office, Toronto.

R. H. SCOTT, Supt.

Authorized Capital, \$500,000.

Reserve, \$273,414.20.

Surplus on Policy-holders' account, \$53,088.32

W. WELCH, Inspector.

**CANADIAN
BANK OF
COMMERCE**



Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

98

VERNON'S DIRECTORY

F. THOMPSON & CO.

For Fine...

BOOTS and SHOES

No. 4 Market Square,
STRATFORD.



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THE
"SOVEREIGN"
SHOE
FOR LADIES' AND
GENTLEMEN'S
WEAR.



THE GREAT
**ONE-PRICE CLOTHING AND
GENTS' FURNISHING HOUSE.**

CASH TRADERS.

Leaders and Specialists in Fine Ordered
and Ready-to-Wear Clothing, Gents'
Furnishings, Hats and Caps.

J. P. CHISWELL, MARKET SQUARE,
STRATFORD.

C. MCILHARGEY,

DEALER IN

GROCERIES

FRUITS, FLOUR AND SEEDS

TELEPHONE 64.

STRATFORD, ONT.



W. JEFFREY

FIRE, LIFE AND
ACCIDENT
INSURANCE
AGENT.



Alliance Assurance Company.
Guardian Fire Assurance Company.
London Corporation Fire Assurance Co.
Northern Fire Assurance Company.
Gore Mutual Fire Insurance Co.
Sun Life Assurance Co. of Canada.
Ocean Accident and Guarantee Corporation
Dominion Burglary Guarantee Co.

OFFICE, 56 ONTARIO STREET.

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

99

Jolliffe, Ernest B, cabinet maker,
h Norman
Johnson, Wm G T R, h Nile
Jolly, Robt, jr, brick maker, bds
307 Erie
Jolly, Robt, sr, gardenr, 307 Erie
Jones, A C, traveler, 70 Erie
Jones, Mrs A J, h Inverness
Jones, Arthur, G T R, bds Well
Jones Bros, grocers, 47 Wel-
lington
Jones, Edmund, lab, bds 70 Erie
Jones, Fred, GTR, bds Well
Jones, F L, jeweler, William
Jones, Gertrude M, druggist, bds
70 Erie
Jones, Geo T, foreman sewer
wks, h Erie
Jones, Jas, G T R, h Well
Jones, Jas S, teamster, h Albert
Jones, J C (Jones Bros), h 50
Britannia
Jones, John, h Queen
Jones, John, prtr, bdst St Patrick
Jones, John, engineer, h Milton
Jones, R S (Jones Bros), bds
Windsor Hotel
Jones, Miss Ruth (wid John),
grocery, 339 Erie
Jones, W E, watchmaker, 23
Market, h William
Jones, Wm, baker, bds Well
Jordan, Saml, barber, bds Arling-
ton Hotel
Judged by its merits here is
none better than the Herald
Kaiser, John T, boiler maker, bds
Ontario
Kaiser, Saml, lab, h Ontario
Kalbfleisch Bros, Emperor Cycle
wks, Erie, cor St Patrick
Kalbfleisch, Geo, machinist, bds
Cambria
Kalbfleisch, Henry, h Cambria

The Japanese Magic
HAIR RESTORER

Is the **Only Hair Restorer** in
Canada for Growing and Restoring
Hair to the natural color that is en-
dorsed and commended by *The Ameri-
can Journal of Health*.

Kalbfleisch, Henry, mchnst, bds
Cambria
Kalil, Esber, Assyrian, h Queen
Kane, Edwd, lab, h Avon
Kane, Harry, G T R, bds Wel-
lington
Kane, Hugh, G T R, h Queen
Kane, Jno, G T R, h Gore
Kane, Jos, mchnst, bds Welling-
ton
Kane, Jos, tmstr, h Wellington
Kane, Owen, G T R, h Queen
Kastner, Mrs Catherine (wid
Michael), h 69 Caledonia
Kastner, Frank, G T R, bds Wel-
lington
Kastner, Geo, G T R, bds Wel-
lington
Kastner, Jno, G T R, h Wellington
Kastner, Wm, G T R, bds Wel-
lington
Kay, A M, asst Post Master, h
Waterloo
Kay, Geo, sec Perth Mutual Fire,
h Shrewsbury
Kaylor, Oscar, lab, bds Milton
Keane, Wm, ice dealer, h Water
Keefe, Arthur, G T R, h Louisa
Keefe, Mrs, h Brant
Keegan, Patk, G T R, h Home
Keen, shrewd business men
know the value of Herald
ads

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Office—Market Square, Opp. City Hall

R. H. SCOTT, Supt.



It would pay you to invest
in our 5 per cent. Income
Debentures.

R. I. COULTON, Ass't Supt.

Keenen, Saml, G T R, h Bay
Keller, Chas S, brick and tile, h
Monteith ave
Keller, C J, piano tuner, h Nelson
Keller, Jacob, brkmkr, h Erie
Kelly, Jas, lab, h Regent
Kelly, P J, clothier and furnis-
her, 57 Ontario, h Ontario
Kelly, M, lab, h Bay
Kelly, Thos, G T R, h Chestnut
Kenner, J H, bookslr, 40 On-
tario, bds Water
Kennedy, Alex, farmer, h Huron
Kennedy, Geo, boiler mkr G T R,
h Caledonia
Kennedy, Mrs Jas, h Brunswick
Kennedy, Jno, G T R, h Milton
Kennedy, Martin, h 127 Church
Kernaghan, Mrs S, h Nelson
Kerr, Albert C, G T R, h Cherry
Kerr, Geo C, turner, h Nile
Kew, Jno, lab, h Railroad ave
Keyes, Jno, G T R, h Matilda
Kieswetter, Norman, bartender
Albion Hotel
Killer, F G, cle-k, bds St Patrick
Killer, J H, prop Mansion House,
St Patrick
Killoran, M H, grocer, h Nelson
Killoran, Thos, G T R, South
Kiley, Geo, bcar, 136 Morning-
ton
Killy, Mrs Isabella, bdng, h Erie
Kilroy, Rev E B (D D), pastor
St Joseph's Chrch, h Huron
Kincade, Robt, firemn, St David
King, A H, cigar mfr, 12 Mar-
ket, h Ontario
King, Mrs C A (wid J G), bds
Hibernia
King, Edwin, dyer Woolen Mill,
h Daly ave
King, T Tempest, clerk freight
sheds, h Huron

King, Jas, lab, h Brunswick
Kinkaid, Wm, farmer, Morning-
ton
Kinsman, J, h Cambria
Kinsman, W J, mchnst, h Huron
Kippan, Daniel, hostler, h Bruns-
wick
Kipper, Albt, lab, h St Vincent
Kirby, Henry, mason, h Nile
Kirk, Mrs Jos G, h Church
Kirkiff, Mrs Jane, h 124 Huron
Kirvan, Jno, btchr, h Dufferin
Kistner, Fred, lab, h Railroad av
Klophel, A, G T R, h St David
Klophel, E D, G T R, h Blake
Knechtel, Aaron (Knechtel &
Co), h 96 Wellington
Knechtel & Co, boots and shoes,
17 Market
Kneith, E J, agent, h Nelson
Knowles, Miss E, nurse, h John
Knowles, Jno, grdnr, h Huron
Knott, Robt, h Erie
**Knowledge is power, read The
Herald**
Knox, W T, landing waiter, bds
Windsor Hotel
Krantz, Jno, tailor, bds Mackenzie
Krey, Rev Daniel, h Perth
Kumph, Harry, bkpr Kuntz's
Brewery, bds Gladstone
Kube, Albt, hostler Arlington
Kunder, Edwd, lab, h Falstaff
Kyle, Jas, h Daly ave
Kyle, T J (McDermid & Kyle), h
Daly ave
Ladd, Miss Louie, asst Boys'
Home, bds Avon
**Ladies all read the ads in The
Herald**
Lafferty, Mrs Magdalena (wid
Bernard), h Huron
Lahay, Fred, btchr, bds Erie
Laine, H S, G T R, h Albert

COMMERCIAL HOTEL \$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

Laing, Jas, engnr, h Grange
Laing, Mrs Jean, h Ontario
Laing, Jno, h Douro
Lalonde, Zilda, G T R, h Brant
Lamb, Mrs E, h King
Lamb, Eli, City Pump Factory,
80 Ontario, h Romeo
Lamont, Stephen, G T R, h Cam-
bria
Landers, Mrs Effie (wid Jas), Erie
Lane, Jno, G T R, h St Patrick
Lang, R R, city clerk, bds Alb-
ion Hotel
Lang, —, clrk, bds St Andrews
Langley, Jno, G T R, h Albert
Larkworthy, Geo, h Ontario
Larkworthy, Geo, grocer, 12
Market, h Cobourg
Larmour, Robt, h St David
Lashbrook, John, lab, h Norman
Lauder, John, conductor, Grange
Lavelle, Anthony, h 224 Huron
Lawrason, P C, lab, h Albert
Lawrence, Geo, cabinetmkr, bds
74 Erie
Lawrence, G W. & Son, bar-
risters, City Hall
Lawrence, Mrs Mary (wid G W),
h 135 Church
Lawrence, Wm (G W Lawrence
& Co), h Ontario
Lawson, H, travr, bds Albert
Lawson, J H, harness, 63 Wel-
lington, h Albert
Lawson, Leonard R, machinist
G T R, h Charles
Lawson, Thos, shoes, 30 Ontario
**Leading, aye, always leading,
is a fitting Herald motto**
Leaoyd Bros, dry goods, 53
Ontario
Lee, John, G T R, h Kent
Lee, Mrs Mary, h Wellington
Lee, Sam, laundry, 55 Wellington

MANY MEN PLUNGE

into business without taking time to
get a thorough knowledge of the
bed-rock principles which underlie it.
When they fail they believe them-
selves to be **unfortunate**, but the
business world knows them to be
incompetent. A course of train-
ing in the **Central Business
College, Stratford, Ont.**, will
aid the possessor to be successful.
W. J. ELLIOTT, Principal.

Lee, Wing, laundry, 80 Downie
Lefevre, Alex, G T R, h Milton
Legg, Alfred, caretaker Hospital,
John
Legg, Edwd, lab, bds Douglas
Legg, Mrs Eliza (wid H T), h
Douglas
Legg, Fred, lab, bds Douglas
Legg, John, lab, bds Douglas
Legg, Robt, carptr, h Douglas
Leitch, Mrs Mary (wid Peter), h
134 Huron
Leitch, Rev M L, pastor Knox
Church, h Daly ave
Leith, John, G T R, h Mackenzie
Leith, Wm, cigarmkr, bds Mac-
kenzie
Lemarch, Nelson, G T R, bds
Dominion Hotel
Lemon, Thos, carptr, Elizabeth
Lennox, Edwd, G T R, 240 Erie
Lennox, Geo, boiler mkr G T R,
131 Erie
Lennox, T H, teacher, h Daly
Lennox, Thos, G T R, bds 240
Erie
Lepard, C E, G T R, Brunswick
Lepard, E J, butcher, bds Bruns-
wick
Lepard, Wm C, machinist, bds
Brunswick
Letty, Robt, shoemkr, h Albert

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.
R. H. SCOTT, Supt.

Cash loaned to assist in
payment of premiums.
W. WELCH, Inspector.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

102

VERNON'S DIRECTORY

Let The Herald do your job printing

Levi, A. junk dlr, h Charles
Levett, Geo, cigars, h Albert
Levett, Harry, G T R, h Grange
Levett, Harry, jr, G T R, Argyle
Libby, Wm, teacher, bds Albion
Hotel
Liddle, Thos, machinist, h Grange
Lightfoot, M, coal and wood, Al-
bert
Lightfoot, Mrs M, h Cobourg
Lindsay, Geo, G T R, h Cobourg
Lindsay, W J, machinist, 231
Cambria
Linwood, Mrs M, h Nile
Litt, Geo, bricklyr, h Matilda
Little, Andrew, student, bds St
David
Lloyd, A G grocer, 45 Welling-
ton, h Brunswick
Lloyd, Albert, clerk, h Albert
Lloyd, Frank J, tea merchant,
20 Ontario, bds Forman ave
Lloyd, James, wholes fruits, 26
Ontario, h Forman ave
Lloyd, Jas B, finisher, h Front
Lloyd, John, grocer, h Nile
Lloyd, Spencer, clk, Forman ave
Lloyd, Royal, carver, bds For-
man ave
Loghrin, Saml, whipmkr, Erie,
bds Church
Loney, Peter, G T R, h South
Long, Simon P, teleph opertr, h
Caledonia
Longfoot, Geo, city firemn, Front
Longfoot, Mrs H (wid Jas), h
William
Longfoot, J R, drayman, William
Loretto Academy, Waterloo
Love, Robt, bds Cherry
Lowe, Fred, G T R, h St David
Lowe, Jas, G T R, bds Downie

Low, G R, sec treas Mecredy
Mfg Syndicate, Dundoon Place,
Daly ave

Lowe, John, G T R, h Louisa
Lowe, J R, G T R, h Downie
Lucas, Wm, lab, h Water
Lundy, Chas, G T R, h South
Lupton, Geo, mercht, h South
Lye, A S, G T R, h Mowat
Lynch, Mrs Robt, h St Patrick
Lyons, John, conductr, h Douro
McAleer, Edwd, h Waterloo
McAskill, Mrs E, h Strachan
McBerney, Miss, teacher, Water
McBerney, Thos, carptr, h Water
McBeth, Donald, woodcarvr, 143
Hibernia
McCaffey, David, conductr, h Nile
McCaffrey, Edwd, h Cobourg
McCaffrey, Fred, G T R, John
McCaffrey, Grattan, cabinetmkr,
bds John
McCaffrey, Pat, lab, Charles
McCaffrey, Mrs Sarah (wid Jas),
h John
McCallum, Archie, grocer, Mary
McCallum, Mrs E, h St David
McCallum, John, painter, Mary
McCallum, M, shoemkr, 76 Dow-
nie, h Mary
McCallum, Miss M, clerk P O
McCallum, W J, trav, Wellington
McCann, Ed, lab, h Mornington
McCann, Frank, finisher, h St
George
McCann, Geo, lab, h Douro
McCardle, Jas, tnsmt, bds Erie
McCardle, John, agent Empire
Brewery, h Erie
McCardle, Jno P, GTR, bds Erie
McCardle, R, prop Crown Hotel,
h Waterloo
McCarthy, C V, despatcher, h
Grange

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

OF THE CITY OF STRATFORD

103

McCarthy, Fred, clk, bds Romeo
McCarthy, Jno, firmn, bds Romeo
McCarthy, Jno A, chief of police,
h Mornington
McCarthy, T B, county constable,
h Romeo
McCausley Bros (M J and J J),
butchers, 23 Wellington, h 101
Downie
McCausley, Jno, btchr, h Downie
McCausley, Michael, butcher, On-
tario, h same
McCay, Jos, cabinet maker, bds
Arlington Hotel
McClure, John, lab, h Cobourg
McClacherty, Robt, lab, h Rail-
way ave
McClatchey, Saml, clk, h Rail-
way ave
McClatchey, W C, machinist, bds
Albert
McComb, Merritt, engineer, h
Huron
McConnell, Chas, lab, h Milton
McConnoley, T, lab, h Brunswick
McCrea, J R, trvlr, h Shrewsbury
McCrimmon, J D boots and
shoes, 14 Downie, h Albert
McDairmid, Angus, tramster, h
Erie
McDairmid, Bert, plumber, bds
Erie
McDairmid, Mrs Christena (wid
Duncan), h Erie
McDairmid, Mrs Christena (wid
Hugh), h St Michael
McDairmid, Jno, plmbr, bds Erie
McDairmid, Rodie, plmbr, h Erie
McDermid & Kyle, hardware, 17
Wellington
McDermid, Malcolm (McDermid
& Kyle, h 129 Caledonia
McDonagh, Rev W, bds Norman
McDonald, A, conductr, h Queen

To the Japanese Hair Restorer Co.

I consider it my duty to inform you of
the cure of my son, brought about by
your agent leaving two bottles of your
HAIR RESTORER. In January last
I discovered a bare spot on my son's
head. I watched it, and it spread very
fast. I consulted a doctor, but his
medicine did no good. I tried several
remedies but the spot became sore and
continued to spread, healing as the hair
came out, and becoming smooth and
entirely bare.

I commenced using your HAIR RE-
STORER in July, and in two weeks
the head was entirely healed and a fine
growth of hair started to grow; and
now, with less than two bottles, no per-
son could tell where the bare spot was.
I can and will highly recommend it.

With many thanks, yours truly,
MRS. E. THOMAS.
Listowell, Dec. 2, 1899.

MacDonald, A, dry goods, 19
Market, bds Royal Hotel
McDonald, Mrs Agnes, h Blake
McDonald, Alex, stone cutter, h
Erie
McDonald, B W, Herald reportr,
bds 70 Erie
McDonald, C J, printer, h Nile
MacDonald, Jas (MacDonald Mfg
Co), h Cambria
McDonald, Jno, draymn, h Albert
McDonald, Jno, brakeman, bds
Queen
McDonald, J R, mfg, h Stratford
McDonald, M A, travelr, h Gore
McDonald Mfg Co, Erie
McDonalds and McKays all
read the Herald
McDonald, Mrs, h Cambria
McDonald, Norman, lab, Union,
over pop shop
McDonald Peter (McDonald Mfg
Co), bds Cambria
McDonald, Rodk, lab, h Blake

J. J. HAGARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, opposite New City Hall.



EXCELSIOR LIFE

Office Market Square, Opp. City Hall.

R. H. SCOTT, Supt.

Low rate of mortality
and high rate of interest.

R. I. COULTON, Ass't Supt.

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
Capital. \$6,000,000.
Interest Allowed on Deposits

104

VERNON'S DIRECTORY

McDonald, Stewart, G T R, h Milton
McDonald, Wm, GTR, bds Queen
McDonald, P, G T R, h Home
MacDougall, Lorne, G T R, bds Milton
MacDougall, Miss Maggie, clk, bds Milton
MacDougall, Peter, G T R, bds Milton
MacDougall, Wm, GTR, h Milton
McDowell, John, G T R, h Home
MacFadden, Geo, h Milton
McFarlane, Malcolm, contractor, h Douglas
McFarlane, Wm, G T R, h Well
McGar, Wm, G T R, h South
McGarry, Mrs T, h Queen
McGeary, P, lab, h Front
McGee, Wm H, GTR, h Cambria
McGeorge, John, carpenter, h Mackenzie
McGeorge, Wm, G T R, h Argyle
McGowan, Mrs M, h Nile
McGrath, J T, foreman G T R, h Hibernia
McGraw, Mrs N, h Inverness
Macgregor, C J, deputy collector customs, h Norman
McGregor, Jas, clerk, bds Dominion Hotel
McGuire, A B, G T R, h Grant
McGuire, Clarence, lab, bds Grant
McHale, John, h Waterloo
McHale, Michl, tailor, bds Victoria Hotel
McIlhargey, C, grocer, 7 Market, h Huron
McIlhargey, David, coal oil, h Britannia
McIntosh, Miss Belle, stengrphr, bds Cambria
McIntosh, Mrs D, h Cambria
McIntosh, Mrs John, h Bay
McIntosh, Chas, machinist, h Cobourg
McIntosh, David, brakeman, h South
McIntosh, Robt, engr, h Nile
McIntosh, Wm, plstr, h Ontario
McIntyre, Jas, bds Royal Hotel
McIntyre, J G, retired, h Mornington
McIntyre, John, bds Royal Hotel
McIntyre, John, clerk, h Ontario
McIntyre, Miss Mandv, nurse, 47 Wellington
McKay, Alex, gardener, 56 Earl
McKay, D, shoemaker, h Dufferin
McKay, Mrs Jennie, h St David
McKay, Miss Marion, bookpr, bds 76 Earl
McKay, Wm, retired, 76 Earl
McKay, Rev W J, pastor Baptist Church, h St George
McKellar, Wm, G T R, h Cherry
McKelvey, S J, caretaker school, h Galt
Mackenzie, Danl, expressman, h Wellington
Mackenzie, Rev Geo A, h Douro
Mackenzie, Miss H, clerk, bds Wellington
McKenzie, Miss Nettie, bookpr, bds 27 William
McKeown, M C, brakeman, h Albert
McKibbin, Mrs M A, h 135 Huron
McKinnon, Mrs E, h Mackenzie
McKnight, R S, conductor, h Downie
McKone, Wm, shoemaker, h Douglas
McLagan, Geo, furniture mnfr, h Mill
McLagan, The Geo, Furniture Co (Geo McLagan, pres and man), Douro

J. J. HAGARTY, PROPRIETOR
Commercial Hotel
DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL. \$6,000,000.
Interest Allowed on Deposits.

CITY OF STRATFORD

105

THE FUTURE

is full of promise for those who equip themselves for life's duties by a course of training in the

Central Business College.

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

McLagan, John, h Wellington
McLagan, Robt, h Downie
McLanglin, M, lab, h Douro
McLaren, Alex, cheese exporter, h Daly ave
McLaren, Alex, agnt, h Brunswick
McLaren, Donald, G T R, h Nelson
McLarty, Mrs, h Wellington
McLaughlin, L, G T R, h Mackenzie
McLaughlin, Matthew, G T R, h Railroad ave
McLaughlin, Michael, lab, h Well
McLean Bros, tailors and furnisiers, 4 Downie
McLean, Charles (McLean Bros), bds Albion Hotel
McLean, Frank (McLean Bros), bds Albion Hotel
McLean, John, G T R, h Albert
McLean, Thos, G T R, h Inverness
McLellan, C, G T R, Nile
McLellan, Donald, G T R, h Railroad avenue
McLellan, John, retired, bds Elizabeth
McLellan, Miss Margaret, h Elizabeth
MacLennan, A, tailor, 16 Ontario, h 46 Church
McLennan, Mrs Barbara (wid David), h 117 William
McLennan, Miss Barbara, stenographer, bds 117 William
MacLennan, Donald, carter, h Ontario
McLennan, Miss Janet, teacher, bds 117 William
McLennan, Miss Jennie, teacher, bds 117 William
MacLennand, Andw, plumber, h Victoria
MacLennand, Mrs Jean, h Victoria

McLeod, Kenneth, tinsmith, bds 74 Erie
McMahon, James, tailor, h King
McMann, —, h Grange
McMath, Jas, G T R, h Inverness
McMichian, Jas, brkmn, h Guelph
McMillan, Miss Clara, clerk, bds Centre
McMillan, Harry, clk, bds Centre
McMillan, Jas, express driver, h Douro
McMillan, Mrs Jean (wid Jos), h Elizabeth
McMillan, Jno, h St George
McMillan, Jno, G T R, h Railroad ave
McMillan, Mrs Sarah, h Douro
McMillan, W, pntr, 23 Ontario, h Centre
McMoran, Jas, drayman, h Huron
McMullen, A H, clerk, h Grange
McMullen, D, butter mkr, bds 74 Erie
McMullen, Mrs M, h Grange
McMullen, Patk, crpntr, Birmingham
McNab, Isaac, crpntr, h Church
McNab, Peter, G T R, h Waterloo
McNally, Mrs S, h Strachan
McNaughton, Danl, bds Cobourg
McNaughton, Jas, pntr, bds Cobourg

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.

Aims to give the Best Results for the Lowest Premium consistent with safety

W. WELCH, Inspector.

Canadian Bank of Commerce

Transacts a General Banking Business.
CAPITAL, \$6,000,000. Interest allowed on deposits.

106

VERNON'S DIRECTORY

McNaughton, Jno A, teacher, h Cobourg
McNaughton, Mrs, h Cobourg
McNeil, D, lab, h Albert
McNichol, Donald, crpntr, bds Arlington Hotel
McNichol, Donald, mchast, bds St Vincent
McNichol, Nichol, mchest, h St Vincent
McPace, Alex, h Waterloo
McPhee, Alfd, mchast, Wellington
McPhee, Angus, G T R, h Railroad ave
McPhee, Jno, G T R, h Railroad ave
McPhee, Lawrence, mason, Nelson
McPherson, A J, 64 Ontario, h Norman
MacPherson, Alex, h Milton
McPherson, Miss Amey, Norman
McPherson, Daniel R, auctioneer, h Douro
McPherson & Davidson, brstrs, 18 Market
McPherson, D Vane, clerk P O, bds Birmingham
McPherson, G G, brstr, h Centre
McPherson, Miss Lucy, bkpr, bds Elizabeth
McPherson's, Miss, Home, W H Merry, mgr, Avon
McPhilmey, Jno, G T R, Huntingdon ave
McQuade, Jno, G T R, h Nelson
McQuade, Mrs, h Douglas
McQuade, Nicholas, brkmn G T R, Erie
McRae, Thos, lab, h Erie
McTavish, Alex, horse dlr, 113 Caledonia
McTavish, Alex, lab, h James
Mabee, J P (Mabee & Makins), h Grange
Mabee & Makins, barristers, 2 Downie
Macklim, Frnk (Macklim & Sons), Huron
Macklim, Fred (Macklim & Sons), h Douro
Macklim & Sons, dry goods, 20 Ontario
Macklim, Wm (Macklim & Sons), h Huron
Madden, Patk, cigarmkr, bds Arlington Hotel
Madigan, Mrs M, h Albert
Madill, Alex, lab, h Avon
Magill, J P, mgr Mecredy Mfg Syndicate, Dundoon Place, Daly ave
Magladery, Wm, bookkpr, Albert
Mahony, Saml, h Brunswick
Mahoney, Thos, G T R, h Bay
Mahony, Timothy, brkmn, Milton
Maitland, Geo, rptr Herald, bds 151 Norman
Maitland, G F, photographer, 38 Ontario, h 151 Norman
Maitland, Miss Nellie, tchr, bds 151 Norman
Make a success of it, advertise in The Herald
Makins, Jas C (Mabee & Makins), h Nile
Malcolm, Geo, tchr, h Mornington
Male, H R, Beacon, bds 70 Erie
Mallion, Geo A, brkmaker, bds Huron
Mallion, Jno, brkmkr, h Huron
Mallo, Levi, lab, h Rebecca
Mallion, R E, riviter, bds Erie
Mallion, Robt E, brkmkr Erie
Mallion, Stephen, G T R, h Erie
Mallion, W H, presser, bds Erie
Mallion, Wm J, G T R, bds Huron

COMMERCIAL HOTEL

First-class accommodation for travelers.
\$1 per day. Market Square.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000
Interest allowed on deposits.

OF THE CITY OF STRATFORD

107

THE JAPANESE

* MAGIC *

HAIR RESTORER

Is the ONLY HAIR RESTORER in Canada used and commended by Medical Doctors.

Megan, Mrs P, h Daly ave
Melrose, James, G T R, bds St Patrick
Merchants Bank of Canada, C H S Cooke, mgr, Albert
Meredith, Wm, watchman, h Guelph
Merkins, Mrs J, h Wellington
Merner, Fred, G T R, h Nelson
Merry, W H, mangr Boys' Home, h Avon
Metropolitan Life Ins Co, David Plewes, asst supt, Downie cor Brunswick
Michie, Mrs C, h Grange
Miller, A F, G T R, h Grange
Miller, Mrs E (wid Thos), h Elizabeth
Miller, Edwd, clk, bds Wellington
Miller, Mrs Eliz (wid Saml), h 95 Erie
Miller, H J, prop Gladstone Hse, Erie
Miller, H S, tinsmith, Mackenzie
Miller, Walter, ins agent, 64 Ontario, h Ontario
Millman, Thos, lab, h Erie
Mills, Frank, clerk P O
Mills, G A, cabman, 72 Erie
Mills, Mrs Geo, h Front
Mills, Mrs J W, h Dufferin
Mills, H G, cabman, bds 72 Erie

Malone, Jas, mchnt, h Ontario
Maloney, Miss Annie, h Dufferin
Maloney, Mrs Mary, h Blake
Malsness, H C, engnr, h Wellington
Mannering, Mrs C, h Water
Mansion House, J H Killer, prop, St Patrick
Mar, Yong, laundry, 2 Ontario
Mark, Alfred, bds Home
Mark, Geo, fireman, bds Home
Mark, Mrs Wm, h Home
Mark, Frank, boilermkkr G T R, bds Erie
Marks, John, caretkr Cent Meth Ch, h Erie
Marks, W J, G T R, h Front
Marquis, Miss Lottie, dressmkkr, h 119 Huron
Marshall, Edwd, machinist, h Grange
Marshall, W R, seed mercht, h St George
Marshall, W R, & Son, seedsmn, Market sq
Martell, R E, clerk, h Douro
Martin, Jas, lab, h Ontario
Martin, J J, G T R, h Bay
Martin, John, grocer, h Queen
Martin, John, blksmith, h Nelson
Martin, Mrs, 17 Wellington
Massey-Harris Co, 31 Wellington
Mathews, A E, hotel, Nile
Maxwell, John, G T R, h Argyle
May, P J, travlr, h St David
Mayberry, C A, prin Coll Inst, h Douglas
Maynard, Wm, mgr Canadian Bank Commerce, h Douglas
Mayne, Jos, blksmith, 39 Wellington
Mayze, Mrs Margt, h Charles
Mecredy Mfg Syndicate, Ltd, Ontario, cor Waterloo

EXCELSIOR LIFE

Office—MARKET SQUARE, Opposite City Hall

R. H. SCOTT, Superintendent.

Every desirable form of Policy issued.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

108

VERNON'S DIRECTORY

Mind your P's and Q's and read the Herald

Mingey, Mrs F, h Gore
Minshall, Geo, G T R, h Well
Mitchell, Edwd, fitter, h Ontario
Mitchell, Geo, G T R, h Grant
Modeland, J, lab, h Nelson
Moderwell, Andw, clerk P O, h
William
Moderwell, Mrs Ann (wid Robt),
h John
Moderwell, M C, clk, bds John
Moffatt, Wm, lab, h Britannia
Moffatt, Wm (Whyte Pkg Co),
bds Erie
Mogk, Mrs J H, h Wellington
Moir, Louis, h Nile
**Money made by advertising in
the Herald**
Monkman, A, clerk, h Albert
Monroe, Geo B, G T R, Cambria
Monteith, John A, bookkpr, Erie
Monteith, John C, insurance
and real estate, 31 Wellington,
h Erie
Monteith, J D, M D, h Erie
Montgomery, Jas, blksmith, h
Douro
Montgomery, R B, junk mercht,
h Erie
Montgomery, Robt, jr, junk dlr,
h Erie
Monro, Olin, G T R, h Mowat
Moon, John, G T R, h Mackenzie
Mooney, W J, travr, h Douro
Moore, A, brakemn, bds Douro
Moore, Ashton, butchr, bds Erie
Moore, C P, travr, h Douro
Moore, Jas, G T R, bds Falstaff
Moore, Jas, G T R, h Nile
Moore, J I, engineer, h Grange
Moore, John, G T R, h Well
Moore, Robt, h Bay
Moore, Thos, lab, h Bay

Moore, Wm, lab, h Nelson
Moore, Wm, lab, h Well
Moore, Wm, tmstr, h Caledonia
Moorehead, Mrs M, h Douro
Moorehead, Robt, G T R, bds
Douro
Moorehead, Wm, G T R, h Brant
Morarity, E, baggageman, h Well-
ington
Morley, Wm (Whyte Pkg Co),
bds Erie
Morrice, Wm, tool keeper G T R,
h Huron
Morris, John, blacl smith, St Pat-
rick, h Wellington
Morrison, David, G T R, h Nile
Morrison, J A, G T R, h Rebecca
Morrison, John, G T R, h Erie
Morrison, Jos, hostlr, City Hotel
Morrison, Phillip, lab, h 89 Erie
Morrow, W J, G T R, h Nelson
Mortimore, Richd, mason, h Well
Moscrip, W C, clerk surrogate
court, h Cambria
Mosley, Miss A, nurse, John
Moses, Geo, retired, ' 8 Daly av
Mossop, Fredk, h Bay
Moulton, G A, lab, h Douro
Moulton, H G, exp messenger, h
Nelson
Mowat & Johnson, coal and
wood, Falstaff
**Mowat, Wm, insurance agent
and real estate, 57 Ontario, h
29 Ontario**
Mowbray, Mrs E H, grocery, 119
Huron
Mowbray, J M, wood carver, bds
119 Huron
Muir, John, carpenter, h Bay
Muir, Ralph, carpntr, bds 74 Erie
Munro, Lorne, clerk, bds George
Munroe, Manley, blacksmith, bds
George

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest allowed on deposits

OF THE CITY OF STRATFORD

109

A COURSE OF STUDY

Such as you can get in the

Central Business College,

STRATFORD, ONT.

is useful and valuable, everywhere and
always, and is worth to anyone,
anywhere, what it costs.

W. J. ELLIOTT, Principal.

Nealon, Michl, lab, h Mackenzie
Neather, Mathew, GTR, h Bruns-
wick
Neff, Christ, ophr, GTR, h Nelson
Neff, Jno, lab, h Nelson
Neil, John, G T R, h Front
Neil, Miss, drssmkr, 45 Wellington
**Neild, C F, coal and wood,
Mackenzie, h Nile, cor Cobourg**
Neild, R R, machinist, 19 Erie, h
Grange
Nelligan, John, GTR, h Stratford
Neven, J F, G T R, bds Well
Neven, T P, conductor, h Well
Neville, Jos, G T R, h Falstaff
**Never despair of success, ad-
vertise in the Herald**
Newmarket, Louis, shoemaker,
h Ontario
Newman, L S, agent, h Ontario
Newton, John, h Blake
Newton, Thos, blksmith, h Church
Nichol, Mrs A, h Grange
Nichol, Hugh, jalr, h St Andrews
Nichol, Misses Joanna and Jessie,
76 Erie
**Nichols, Wm (Hepburn & Nic-
hols), h Norman**
Nickerson, Mrs G, h Linton ave
Nimick, Jas, carptr, h Gore
Nixon, Robt, tmstr, h Wellington
Nolan, John, lab, h Inverness

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt. W. WELCH, Inspector.

Thirty days' grace to pay premiums.
Non-forfeitable after three years.

Cash Loaned on Security of Policy

J. J. HAGARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, OPPOSITE NEW CITY HALL.



Canadian Bank of Commerce

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Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

108

VERNON'S DIRECTORY

Mind your P's and Q's and read the Herald

Mingey, Mrs F, h Gore
Minshull, Geo, G T R, h Well
Mitchell, Edwd, fitter, h Ontario
Mitchell, Geo, G T R, h Grant
Modeland, J, lab, h Nelson
Morderwell, Andw, clerk P O, h
William

Moderwell, Mrs Ann (wid Robt),
h John

Moderwell, M C, clk, bds John

Moffatt, Wm, lab, h Britannia

Moffatt, Wm (Whyte Pkg Co),
bds Erie

Mogk, Mrs J H, h Wellington

Moir, Louis, h Nile

**Money made by advertising in
the Herald**

Monkman, A, clerk, h Albert

Monroe, Geo B, G T R, Cambria

Monteith, John A, bookkpr, Erie

**Monteith, John C, insurance
and real estate, 31 Wellington,
h Erie**

Monteith, J D, M D, h Erie

Montgomery, Jas, blksmith, h
Douro

Montgomery, R B, junk mercht,
h Erie

Montgomery, Robt, jr, junk dlr,
h Erie

Monro, Olin, G T R, h Mowat

Moon, John, G T R, h Mackenzie

Mooney, W J, trav, h Douro

Moore, A, brakeman, h Douro

Moore, Ashton, butcher, bds Erie

Moore, C P, travr, h Douro

Moore, Jas, G T R, bds Falstaff

Moore, Jas, G T R, h Nile

Moore, J I, engineer, h Grange

Moore, John, G T R, h Well

Moore, Robt, h Bay

Moore, Thos, lab, h Bay

Moore, Wm, lab, h Nelson

Moore, Wm, lab, h Well

Moore, Wm, tmstr, h Caledonia

Moorehead, Mrs M, h Douro

Moorehead, Robt, G T R, bds
Douro

Moorehead, Wm, G T R, h Brant

Morarity, E, baggageman, h Well-
ington

Morley, Wm (Whyte Pkg Co),
bds Erie

Morrice, Wm, tool keeper G T R,
h Huron

Morris, John, blacksmith, St Pat-
rick, h Wellington

Morrison, David, G T R, h Nile

Morrison, J A, G T R, h Rebecca

Morrison, John, G T R, h Erie

Morrison, Jos, hostlr, City Hotel

Morrison, Phillip, lab, h 89 Erie

Morrow, W J, G T R, h Nelson

Mortimore, Richd, mason, h Well

Moscrip, W C, clerk surrogate
court, h Cambria

Mosley, Miss A, nurse, John

Moses, Geo, retired, h 18 Daly av

Mossop, Fredk, h Bay

Moulton, G A, lab, h Douro

Moulton, H G, exp messenger, h
Nelson

Mowat & Johnson, coal and
wood, Falstaff

**Mowat, Wm, insurance agent
and real estate, 57 Ontario, h
29 Ontario**

Mowbray, Mrs E H, grocery, 119
Huron

Mowbray, J M, wood carver, bds
119 Huron

Muir, John, carpenter, h Bay

Muir, Ralph, carpnt, bds 74 Erie

Munro, Lorne, clerk, bds George

Munroe, Manley, blacksmith, bds
George

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Interest allowed on deposits

OF THE CITY OF STRATFORD

109

Munroe, Miss Mary, weaver, bds
St George

Munroe, O, clerk, h George

Munroe, Ollie, crptr, bds George

Murdoch, Miss J, nurse, John

Murphy, Mrs Ann, h Queen

Murphy, Jos, G T R, h Brant

Murphy, Mrs R, h Albert

Murray, John, hstr, h Caledonia

Murray, Jno A, lab, h Cobourg

Murray, J P, mllwrght, h Daly av

Murray, J W, blksmth, h Douro

Murray, M A, tchr, bds Cobourg

Murray, Robt, retd, 42 Daly ave

Murray, Samuel, G T R, h Brant

Murray, Walter, retired, h Galt

Murr, Albert, G T R, h Bay

Myers, Albert, clerk, h Huron

Myers, Albt, tmstr, bds Strachan

Myers, D L, hardware, 3 Wel-
lington, h Norman

Myers, H M, drug clerk, St
Andrews

Myers, Jas, uphlstr, bds Caledonia

Myers, Mrs Janet (wid Robt), h
Caledonia

Myers, J B, mason, h Strachan

Myers, Jno, plumb, bds Strachan

Myers, John, butcher, h Huron

Myers, Jos, plumber, h Albert

Myers, Leonard, clk bds Huron

Myers, R H, chief fire deptmnt,
h Albert

Myers, Thos, clk, bds Caledonia

Napier, Chas, G T R, h Nelson

Napier, Jas, G T R, h Nelson

Napier, Wm, G T R, bds Nelson

**Nasmyth, C E (C E Nasmyth &
Co), h St George**

**Nasmyth, C E, & Co, drug-
gists, 2 Downie**

Nasmyth, —, tchr, bds Cobourg

Neal, Alfred, florist, h Centre

Neal, H, G T R, h Mowat

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Nealon, Michl, lab, h Mackenzie

Neather, Mathew, GTR, h Bruns-
wick

Neff, Christ, ophr, GTR, h Nelson

Neff, Jno, lab, h Nelson

Neil, John, G T R, h Front

Neil, Miss, drssmkr, 45 Wellington

**Neild, C F, coal and wood,
Mackenzie, h Nile, cor Cobourg**

Neild, R R, machinist, 19 Erie, h
Grange

Nelligan, John, GTR, h Stratford

Neven, J F, G T R, bds Well

Neven, T P, conductor, h Well

Neville, Jos, G T R, h Falstaff

**Never despair of success, ad-
vertise in the Herald**

Newmarket, Louis, shoemaker,
h Ontario

Newman, L S, agent, h Ontario

Newton, John, h Blake

Newton, Thos, blksmth, h Church

Nichol, Mrs A, h Grange

Nichol, Hugh, jalr, h St Andrews

Nichol, Misses Joanna and Jessie,
76 Erie

**Nichols, Wm (Hepburn & Nic-
hols), h Norman**

Nickerson, Mrs G, h Linton ave

Nimick, Jas, carptr, h Gore

Nixon, Robt, tmstr, h Wellington

Nolan, John, lab, h Inverness

J. J. HAGARTY,
PROPRIETOR,

Commercial Hotel

DOWNIE, OPPOSITE NEW CITY HALL.



EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

W. WELCH, Inspector.

Cash loaned on Security of Policy

Thirty days' grace to pay premiums.
Non-forfeitable after three years.

Canadian Bank of Commerce

Transacts a General Banking Business.
CAPITAL, \$6,000,000. Interest allowed on deposits

110

VERNON'S DIRECTORY

Nolan, John, G T R, h Douro
Nornabell, Mrs Chas, grocer, Nile, cor Grange
 Nornabell, Edward, fireman, h Guelph
 Nornabell, Geo F, G T R, h Nile
 Nornabell, John, bds Douro
 Nopper, Alfred, G T R, bds St George
 Nopper, Chas, machinist, bds Britannia
 Nopper, Mrs Johannah (wid John), h Britannia
 Norfolk, W J, butcher, h John
 Norris, W T, G T R, h Nelson
Note this—The Herald is the peer of the local press
 Nunns, Fred, GTR, h Wellington
 Nunns, John, mldr, h Wellington
 Nunns, Thos, G T R, h Nile
O'Beirne, W N, prop Stratford Beacon, h Elizabeth
 O'Brien, David, lab, h Railroad av
 O'Brien, J J, contctr, 71 Ontario
 O'Brien, M, baker, 6 Ontario
 O'Brien, Michl, retired, h John
 O'Brien, Terry, grocer, h Ontario
 O'Brien, T, fruiterer, 94 Downie
 O'Brien, Wm, lab, h Romeo
 O'Connell, Mrs Mary (wid John), h Huron
 O'Conner, D J, chief despatcher, h Brunswick
 O'Connor, H S, brdg, h Downie
 O'Connell, Mrs Ellen (wid Jas), 168 Caledonia
 O'Donnell, Thos, grcr, Market sq
 O'Donnell, Wm, policeman, h Hibernia
 O'Donohoe, C, h Ontario
 O'Donohue, Frank, G T R, bds Gore
 O'Donoghue, John, ins agent, 11 Market, h Gore
 O'Donoghue, Patk, lab, h Nelson
 O'Flaherty, E, grocer, 15 Wellington, h Cambria
 O'Flaherty, Jno, clk, bds Cambria
 O'Flaherty, T, G T R, h Nelson
 O'Flaherty, Mrs Thos, h Douro
 O'Grady, John, lab, h Milton
 O'Grady, Miles, h Albert
 O'Hara, Jas, blacksmith, h Nelson
 O'Hara, Mrs, h Queen
O'Hare, J A, painter, 82 Ontario
 O'Hare, John, h Grange
 O'Keefe, Thos, carpentr, h South
 O'Leary, Timothy, G T R, h Victoria
 O'Loane, Jas, police magistrate, h Norman
 O'Mara, Daniel, G T R, h Wellington
 O'Meara, Anthony, clk, bds Erie
 O'Meara, Miss Jennie, bds Erie
 O'Meara, Michael, shoemaker, h Erie
 O'Meara, Thos, cigar maker, bds Erie
 O'Rourke, C, finisher, h Douro
 O'Toole, Jno, machnst, h Falstaff
 Oakley, Thos, desptchr, h Brunswick
 Odbert, Mrs Margt (wid J J), h St Andrews
 Oldbert, Thos, h Strachan
 Offord, Jno, teamster, bds 71 Charles
 Offord, Richd, crpntr, 71 Charles
 Oman, Hugh A W, plumber, bds William
 Oman, J J, machinist, h Hibernia
 Oman, John, carpentr, h William
 Oman, Robt L, machinist, bds William
 Oman, Wm, clerk, bds William
Old and young, rich and poor, all read the Herald

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
Capital, \$6,000,000. Interest allowed on deposits.

OF THE CITY OF STRATFORD

111

Only \$1 a year to send a Herald to a distant friend

Opera House, Downie
 Ord, Wm, boiler mkr, h Charles
 Ormerod, Wm, G T R, h Gore
 Orr, Mrs Agnes (wid John), h William
 Orr, J M, furniture, Cobourg
 Orr, Jas W, V S, h Ontario
 Orr, Jos, manager Orr's Mill, h Ontario
 Orr, Miss, bookkeeper, Cobourg
 Orr, R T, bookkeeper, Cobourg
 Orr, Thos, h Cobourg
 Orr, W C (Gordon & Orr), h Nile
 Osborne, Wm B, G T R, h Cherry
 Osgoode, C E, New York Life Insurance Co, bds Wellington
 Oswold, A, contractor, h Home
 Ott, John, brickmkr, 327 Church
 Otto, Jacob, G T R, h St David
Packert, Chas, manager Perth Mutual Fire, h 72 Nile
 Packert, E A, gunsmith, 87 Ontario, h Douro
 Packert, Edwd, 91 Ontario
 Padden, Bernard, caretaker, h Rebecca
 Padden, Thos, G T R, h Brant
 Paff, Adam, lab, h Milton
 Page, Jas, cabinet mkr, h Grange
 Paine, Wm, lab, bds Milton
 Palmer, Wm, blacksmith, h For-man ave
Panton, A M, barrister, 2 Downie, h John
 Panton, Rev E W, pastor St Andrew's Church, h John
 Parisian Steam Laundry Co, Ltd, Jas Baker, agt, 65 Wellington
 Parker, Jas, porter Dominion Hotel
 Parker, John, bds St Patrick
 Parker, John, lab, h Queen

Stratford, July 6th, 1899.

Japanese Magic Hair Restorer Co.

Having used **Japanese Magic Hair Restorer** can highly recommend it to any person that has got falling hair or dandruff. I have used Ayer's and other preparations, but find this is far superior. It has cured me of dandruff and brought my hair to its natural color. **ROBT. J. GOURLAY**, Asst. Supt. London Life Ass'n, Stratford.

Parker, Robt, blksmth, h Mowat
 Parker, W H, travelr, h Cobourg
 Parker, Wm, barber, 37 Wellington, h 57 Wellington
 Paton, H M, engineer, h Front
 Patrick, Peter, G T R, h Shakespeare
 Patterson, Mrs Andrew, h Front
 Patterson, H S, ins agent, bds Albion Hotel
 Patterson, Miss Mina, music teacher, bds Front
 Patterson, R, h Downie
 Patterson, Robt, mechanical supt G T R, h Church
 Patterson, Walter, G T R, h Downie
 Patterson, Mrs W H, Brunswick
 Patterson, —, h Nile
 Patton, Mrs Emily (wid Robt), h Charles
 Patton, Robt, mchnst, bds Charles
 Patton, Wm, cabinet maker, bds Charles
 Pauli, Fred, harnessmaker, bds 91 Hibernia
 Pauli, Henry, h 211 Downie
 Pauli, Jacob, btchr, 19 Ontario, h Hibernia
 Pauli, Mrs, h Front
 Pauli, Wm, butcher, h Charles
 Pawson, Benj, signalman, Guelph

Commercial Hotel  \$1.00 PER DAY. MARKET SQUARE.
 FIRST-CLASS ACCOMMODATION FOR TRAVELERS.

Excelsior Life
 Office—Market square, Opp. City Hall
 R. H. SCOTT, Superintendent.

Our Monthly Payment System is the best for people of limited incomes.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce *Transacts a General Banking Business*

Capital, \$6,000,000. Interest allowed on deposits.

112

VERNON'S DIRECTORY

Pays well to advertise in the Herald

Peake, Jos, drayman, h Nelson
Pearce, Chas, agt, h Huron
Pearson, R H, caretaker Col Institute, h St Andrews
Peart, Jos, crpntr, h Kent
Peller, Fred, brbr, bds City Hotel
Pengelly, Richd, pntr, h Cobourg
Pengelly, Robt, pntr, bds Cobourg
Pennington, E C, tel operator, bds Albion Hotel
Penny, J W, pntr, h Dufferin
Penprase, C A, asst supt London Life, 3 Market, h Rebecca
Pequegnat, Emile, optician, Cobourg
Pequegnat, Geo, jeweler, Cobourg
Pequegnat, Jas, jeweler, Ontario, cor Market, h Cobourg
Pepper, David, G T R, h Gore
Pepper, Harry, h Nelson
Pepper, Mrs Jane, h Nelson
Pepper, W J, h Railroad ave
Perdue, Mrs, h Wellington
Perry, Mrs A, h Cobourg
Perry, Jas, stnsmn, 33 Charles

Persistent advertising in the Herald stimulates trade

Perth Brewery, Devlin & Steele, props, Birmingham
Perth Flax and Cordage Co, Brunswick
Perth Mutual Fire Ins Co, Charles Packert mgr, Geo Kay, sec, Ontario
Perth Rag and Metal Co, Erie
Pester, P B, mngr Learoyd Bros, bds Queen's Hotel
Pethick, Mrs Annie, h Albert
Pethick, Miss E, clk, bds Albert
Pethick, Harry, wchmkr, bds Albert
Pethick, Mrs J, h Downie

Pethick, Saml, lab, h Wellington
Pethick, Wm, clerk, bds Albert
Peters, Harry, slsmn, bds Albion Hotel
Peters, Jos, crpntr, bds Erie
Peters, Louis, mchnst, h Erie
Peters, Nicholas, G T R, h Cambria
Peters, Wm, G T R, bds Erie
Pettie, Wm, clerk, h Well
Phelke, Ernest, blksmith, 209 Erie
Phillips, Jno, lab, h Cambria
Pigeon, Mrs A J, h Albert
Pigeon, M, agt, bds Nile
Pike, Jno, retired, h Daly
Pilling, Simeon, G T R, Dufferin
Pilling, Wm, G T R, bds Dufferin
Piltz, Mrs, drssmkr, 13 Ontario
Pinch, Jno, G T R, h Douro
Pinch, Mrs Martha (wid Daniel), h Cambria
Pitcher, R, G T R, h Mackenzie
Plank, Jos, G T R, h Kent
Plewes, David, asst supt Metropolitan Life, bds Commercial Hotel
Plumer, Mrs Jas, h Wellington
Plumer, Wm, G T R, h St David
Pointer, Mrs, asst Boys' Home, bds Avon
Poire, A, lmbr mrchnt, bds Dominion Hotel
Poland, Jno, tailor, h Brunswick
Poole, Mrs O, h Downie
Pop an ad into the Herald—it will pay you well
Porteous Furniture Mfg Co, R S
Porteous, prop, Cambria
Porteous, R S, mnfr, h William
Porteous, R, electrician, h Wellington
Porter, Wm, lab, h Ontario
Powell, H J, archt, 2 Downie, h Nile
Pratt, Alfd, lab, h Queen

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
CAPITAL, \$6,000,000. INTEREST ALLOWED ON DEPOSITS.

OF THE CITY OF STRATFORD

113

Poyner, Miss Maria, corset dlr, 52 Ontario
Pratt, F, & Son, job printers, Wellington
Pratt, Francis (F Pratt & Son), h Ontario
Pratt, Harry, G T R, bds Railroad ave
Pratt, J G, G T R, h Well
Pratt, Percy, bds Ontario
Pratt, William (F Pratt & Son), bds Ontario
Preston, Jas, lab, h Douglas
Preston, Wm, mngr N A Mill B Co, h Shrewsbury
Pringle, Jas, jr (Hodd Milling Co), h St David
Pringle, Jas, sr, grain mrchnt, h St Vincent
Pringle, Jno, cndctr, h King
Pringle, & Son, grain dealers, 2 Downie
Proctor, Mrs Jas, h Douro
Proctor, Mrs, h Nile
Pullman, Jno, lab, 17 Wellington
Purtle, Miss Catherine, h Charles
Queen City Oil Co, Shakespeare
Queen's Hotel, F J Corrie, prop, Ontario
Quidnuncs will be gratified by reading the Herald
Quilter, Wm, G T R, h Grange
Quinlan, Con, retired, h Norman
Quirk, T F, wines and liquors, 12 Downie, h Waterloo
Racey, Jas, G T R, h Mackenzie
Ramsay, Fred, machinist, bds 83 Mornington
Ramsay, John, G T R, h Queen
Rankin, Chas, livery, bds Erie
Rankin, Chas R, bkpr, bds Erie
Rankin, David, retired, h Church
Rankin & Easson, livery, 90 Ontario

YOUNG MEN & WOMEN

Should be qualified to fight their own battles in life, and we believe there is no better way than to get an education in the

Central Business College,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Rankin, Fred W, drgst, bds Erie
Rankin, Jas, h Nelson
Rankin, Jas S, clerk, bds Erie
Rankin, J P, M D, coronor, 10 Downie, h Erie
Rankin, Jos, confectioner, 24 Ontario, h Erie
Rathmann, A J, clerk Albion Hotel
Rau, Mrs Sabina (wid John), 90 Hibernia
Read, John, mgr Gas Co, h Wellington
Reaney, Albt, butcher, bds Erie
Reber, Miss Grace, h Brunswick
Reddaway, Arthur, grain dealer, h Nile
Reddy, Michl, G T R, h Railway ave
Rehberg, Hrmn, lab, 146 Nelson
Rehberg, Jno, carpnr, h Nelson
Rehberg, John, weaver, bds 146 Nelson
Rehberg, Louis, clerk, bds 146 Nelson
Reid, Mrs, h Erie
Reiger, Justice, lab, h Romeo
Reikie, Kenneth, Bnk Commerce, bds 7 Norman
Reinhardt, Jos, printer Beacon, bds 74 Erie
Renwick, J, lab, h Ontario

J. J. HAGARTY, PROPRIETOR. **Commercial Hotel**

DOWNIE, opposite New City Hall,



Excelsior Life

Head Office, Toronto.

R. H. SCOTT, Supt.

Authorized Capital, \$500,000.

Reserve, \$273,414.20.

Surplus on Policy-holders' account, \$53,088.32

W. WELCH, Inspector.

CANADIAN BANK OF COMMERCE



Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

114

VERNON'S DIRECTORY

Rennie, Geo, deputy col inlna rev,
h Douglas
Renwick, Jno, carpentr, h Douro
Renwick, Robt, lab, h Ontario
**Results always good from ad-
vertising in the Herald**
Reynett, J M, h Falstaff
Reynolds, Martin, G T R, bds
Waterloo
Richards, John, lab, h Douro
Richards, Peter, firmn, h Ontario
Richardson, G C, prop American
Hotel, Downie, cor Kent
Richardson, Jos, lab, h Gore
Richardson, Mrs M, h Stratford
Richardson, Nelson, retd, h Erie
Riddell, J D, steamship agent, h
St Michael
Ridgedale, Jno, G T R, h Argyle
Riddle, Jas, bkr, h Shakespeare
Riggs, Mrs M, grocer, h Gore
Riley, A K, cabinet maker, h
Hibernia
Riley, Edwd, clerk G T R, h
Mackenzie
Roach, John, trainer, h Ontario
Roadhouse, Harris, drayman, h
Nelson
Roadhouse, Wm, brbr, h Downie
Roadhouse, Wm, barbr, h Grant
Robb, Mrs A, dressmkr, h Huron
Robb, Mrs Elizabeth (wid David),
h St Vincent
Robb, Jas, bds Douro
Robb, Jas R, lab, h Louisa
Robb, John D, printer, bds St
Vincent
Robb, Miss, teacher, h St David
Robb, Saml, dairyman, h Mowat
Roberts, A, clerk, Douro
Roberts, Alfred, foreman G T R,
h Albert
Roberts, Jas, engineer, h Douro
Roberts, J H, caretaker P O bldg

Roberts, R J, painter, h Water
Roberts, Robt, G T R, h Milton
Roberts, R W, pianos and or-
gans, 12 Ontario, h St Andrews
Roberts, W H, jewlr, 60 Downie,
h Waterloo
Roberts, Mrs Wm, h Stratford
Roberts, W J, foreman woolen
mills, h Elizabeth
Robertson, Chas, retired, h 41
Caledonia
Robertson, Danl, engineer, bds
Ontario
Robertson, Duncan, engineer,
bds Ontario
Robertson, Geo, policeman, h
Charles
Robertson, Gilbert, h Ontario
Robertson, J A, M D, Albert
Robertson, Jno, lab, h Douglas
Robertson, John, engineer, bds
Ontario
Robertson, Mrs Margt (wid J D),
h 237 Huron
Robertson, R S (Idington &
Robertson), h Douglas and St
Vincent
Robertson, Saml, G T R, h Queen
Robertson, Wm, clerk, bds 237
Huron
Robertson, W N, M D, h 33 Erie
Robins, R J, dentist, Market sq
Robinson, Fred, G T R, h Charles
Robinson, Geo, G T R, h Front
Robinson, J C, enginr, h Shake-
speare
Robinson, John, car repairer, h
Douro
Robinson, O, G T R, h Morning-
ton
Robinson, O U, teacher Central
Business Col, bds Caledonia
Robinson, Robt, G T R, bds
Milton

COMMERCIAL HOTEL

First-class accommodation
for travelers.
\$1 per day. Market Square

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits.

OF THE CITY OF STRATFORD

115

Robinson, Mrs T J, h Dufferin
Robinson, —, merchnt, h Ontario
Rodger, Mrs Mary, h 59 Inverness
Rodgers, Alex, G T R, h Victoria
Rodgers, Jos, G T R, h Inverness
Roffey, W R, confectioner, 97
Ontario, h same
Rollinson, John, driver, h Grange
Rolph, Jas, miller, h Bay
Ronchie, Robt, teamstr, h Albert
Ronnenberg, Wm, blacksmith, h
Brunswick
Roney, Jos, h Brant
Roome, T F, baker, h Albert
Ross, Alex, taxidermist, Norman
Ross, Donald, h Front
Ross, John, enginr, h Douro
Ross, John, grain merchnt, Water
Ross, Thos, machst, h Brunswick
Rossell, Philander, carptr, Huron
Roth, E, G T R, h Nile
Routier, Jos, G T R, h Regent
Rowe, Ed, tailor, 98 Downie, h
Ontario
Royal Hotel, J D Wray, prop, 9
Wellington
**Royal road to success—adver-
tising in The Herald**
Runciman, A D, millwright, h
Nelson
Ruse, Chas, carptr, h Caledonia
Ruse, Chas H, carptr, bds Cale-
donia
Rush, Wm, G T R, h South
Russell, J Y S, architect, h
Wellington
Russell, Mrs Maud, h Shakespear
Ruston Bros, planing mills, Bir-
mingham
Ruston, Frank, contractor, h
Ontario
Ruston, Thos, contractor, h
Cobourg
Rutherford, John, G T R, h Nile

To the Japanese Magic Hair Restorer Co.

I consider it my duty to inform you of
the cure of my son, brought about by
your agent leaving two bottles of your
HAIR RESTORER. In January last
I discovered a bare spot on my son's
head. I watched it, and it spread very
fast. I consulted a doctor, but his
medicine did no good. I tried several
remedies but the spot became sore and
continued to spread, healing as the hair
came out, and becoming smooth and
entirely bare.

I commenced using your **HAIR RE-
STORER** in July, and in two weeks
the head was entirely healed and a fine
growth of hair started to grow; and
now, with less than two bottles, no per-
son could tell where the bare spot was.
I can and will highly recommend it.

With many thanks, yours truly,

MRS. E. THOMAS.

Listowell, Dec. 2, 1899.

Rutherford, Mrs L, h Dufferin
Ryan, F, dispatcher, h Nile
Ryan, Miss Lizzie, dressmkr, bds
Church
Saakel, Christian 34 Douglas
Sack, Ferdinand, marble dealr,
170 Church
Sager, J, lab, h Mowat
Salkield, Mrs, h William
Salkield, Wilson, h Grange
Salisbury, Hy, G T R, h Charles
Salvadge, Mrs Fanny (wid Robt),
163 Hibernia
Sanagan, Austin, tailor, bds St
Patrick
Sanagan, J E, merchnt tailor, 62
Downie
Sandell, Edwd, carptr, h Bruns-
wick
Sanderson, Andw, h Mornington
Sanderson, F, G T R, Brunswick
Sanderson, Miss Louise, steno-
grapher, bds Church
Sanderson, Wm, h Church

EXCELSIOR LIFE

Office—Market Square, Opp. City Hall

R. H. SCOTT, Supt.



It would pay you to invest
in our 5 per cent. Income
Debentures.

R. I. COULTON, Ass't Supt.

Sarvis, Mrs F, h Cobourg
Sarvis, Wm, G T R, Brunswick
Satchell, Jos, h Front
Savage, Thos, h 195 Erie
Say, friend, do you read The Evening Herald
Sayers, John, h Norman
Sayers, Thos J, agent, Hibernia
Scanlan, Miss Ellen, tailorress, h Hibernia
Scanlan, John, enginr, h Nile
Scanlan, John, carptr, h Hibernia
Scanlan, Mrs Maggie, h Romeo
Scanlan, Miss Nellie, clerk, bds Romeo
Scarff, F J, bookkpr, h Front
Scarlett, Edwd, travr, h Regent
Scarth, H, G T R, h Cambria
Scarth, Jonathan, h Nile
Schaler, G F, G T R, Mackenzie
Schamberg, E, lab, h Railroad av
Schierholtz, Louis, marble cutter, h Nile
Schillenberger, Michael, machnst G T R, h Birmingham
Schlottzhauer, Moses (Knechtel & Co), h St George
Schmidt, J G, agent, h Cobourg
Schmidt, Andrew, carpenter, 73 Ontario
Schmidt, J H, prop Canadian Colonist, h Nelson
Schmidt, Otto, cigarmaker, bds Arlington
Schmidt, Wm H, printer, Centre
Scholz, John F, whipmkr, Erie, h Church
Schroeder, Detrich, h 287 Huron
Schumm, Fred, machinist, bds St Patrick
Schutt, Chas, hostler Gladstone House
Schweitzer, Frank, baker, bds St George

Schweitzer, Michael, carptr, h St George
Schwoob, G J, barber, 21 Wellington
Scollion, John, h Douglas
Scott, Miss C, h Bay
Scott, Chas, clerk, h Norman
Scott, Duncan, h Albert
Scott, Mrs J A, h Shrewsbury
Scott, Jas, farmer, h Huron
Scott, Jos, lab, h Front
Scott, Peter, lab, bds Bay
Scott, R H, supt Excelsior Life, h Blake
Scott, W Lincoln, grocer, 22 Market, h St Vincent
Scrimgeour, A J, machnst, Douro
Scrimgeour, David, coll taxes, h Avon
Scrimgeour, Mrs Grace (wid Alex), h Elizabeth
Scrimgeour, J R, cabinetmkr, h Well
Scrimgeour, Lestock, machinist, bds Elizabeth
Scully, M, lab, h Albert
Sealey, E C, fancy goods, 96 Downie
Seayers, Henry, machst, Cairnes
Sebastian, O, clerk, bds George
Sedar, Philip, G T R, bds Dominion Hotel
See how wise advertisers take to The Herald
Seebach, Andrew, G T R, Huron
Seiferlie, Edwd, clerk, Charles
Seiferlie, Martin, carptr, h Charles
Seip, Louis, barber, h Ontario
Senate Billiard Parlor, Thomas Gillespie, prop, Ontario
Seyfert, A G, U S consul, h Albert
Shannon, E, lab, h Victoria
Sharman, Jas, city assessor, h Birmingham

COMMERCIAL HOTEL \$1.00 PER DAY.
MARKET SQUARE.
First-class Accommodation for Travelers.

Shaver, Hrce G, h 87 Brunswick
Shearer, C, G T R, bds Grange
Sheppard, John, h Downie
Shepherd, J, tobacnt, 82 Downie
Sheridan, Mrs J, h Brunswick
Shillington, Thos W, presser, 17 Wellington
Shipley, Geo, lab, h St David
Shipping, A, G T R, h Blake
Shore, Geo, junk dealer, h Huron
Shore, Robt, driller G T R, h Mornington
Shore, Wm, clerk, 125 Huron
Shorts, Robt, lab G T R, h Erie
Shoveller, Saml, clerk, bds Front
Shoveller, W H, clerk, h Front
Sickle, Clem, GTR, h McFarlane
Siddle, C G, GTR, h Railroad av
Sihler, Miss Clara, milliner, bds Albert
Sillifant, Geo, G T R, h Cambria
Sillifant, John, GTR, h Inverness
Sillifant, John, lab, h Victoria
Sillifant, J R, G T R, h Grant
Sillifant, Richd, G T R, h 285 Cambria
Sillifant, Wm, carpenter, h St Vincent
Sillifant, Wm, GTR, h Mornington
Simmons, Chas, G T R, h Brant
Simmons, Fred, G T R, h Gore
Simpson, Geo, G T R, h Milton
Simpson, J A, G T R, h Argyle
Simpson, Thos, clk, bds Andrews
Simpson, Wm prssr, bds 72 Erie
Simpson, Wm P, machinist, h St David
Sinclair, John, G T R, h Queen
Sinclair, John, G T R, h Nile
Singer Mfg Co, Henry Wisby, local manager, 34 Ontario
Sipes, Mrs Jas, h Falstaff
Skalitzky, Geo, fireman, h Nile
Skelton, Geo, lab, bds 240 Erie

IT IS THE

DUTY OF PARENTS

to give their sons and daughters as good an education as they can afford. A business education can never be wrested from its possessor and increases in value by its use.

Give your Sons and Daughters a course in the

CENTRAL BUSINESS COLLEGE,

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Skelton, Jas, blksmith, h Douro
Skelton, Mrs, 50 Church
Skelton, Wm, cabman, h Ontario
Skinner, Jos, G T R, h Louisa
Skinner, J W, G T R, h Railroad avenue
Slattery, John, G T R, h Well
Sleet, Jas, ice dealer, h Albert
Small, Jas, G T R, h Nelson
Small, Wm, painter, 28 Daly ave
Small, W L, agent, h St David
Smalley, Jos, janitor City Hall
Smith Alex, stoves and plumbing, 15-17 Ontario
Smith, Mrs Alex, bds Ontario
Smith, C B, tea mrchnt, h Albert
Smith, E B, agent, bds John
Smith, E G, livery, Erie, bds Downie
Smith, E Sidney (Smith & Steel), h Mary
Smith, F A, cooper, h Nelson
Smith, Geo H, engineer, h Kent
Smith, Mrs Georgina (wid Geo), h 7 Norman
Smith, Mrs H A, dress maker, Huron
Smith, Jas, G T R, h Bay
Smith, Jas F, lab, h Elizabeth
Smith, J B, G T R, h Mowat
Smith, J E, h Douro
Smith, J H, lab, h Louisa

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Supt.

Cash loaned to assist in payment of premiums.

W. WELCH, Inspector.

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

Capital, \$6,000,000.

Interest Allowed on Deposits

118

VERNON'S DIRECTORY

Smith, J J, clerk, h Hibernia
Smith, John, tea agt, 17 Wellington
Smith, John, stonecrt, 52 Ontario
Smith, John, h Nelson
Smith, John, pntr, h Mornington
Smith, Oliver, h Gore
Smith, Robt, G T R, h Mercer
Smith, Robt, G T R, h Front
Smith, Mrs Robina (wid Robt), h William
Smith & Steel, barristrs, 3 Market
Smith, Wm, ins agt, 34 Ontario, h Church
Smith, Wm J, retired, h Huron
Snazel, Arthr, paintr, h Waterloo
Snazell, Chas, lab, h Nelson
Snazell, G W, bricklyr, h Blake
Snazell, N, G T R, h Blake
Snider, Conrad, lab, h Romeo
Snowden, Mrs M, h Guelph
Snowden, Math, fitter, 129 Erie
Soehener, Louis, GTR, h Strachan
Solley, Chas, fireman, h Well
Solley, Fred, fireman, bds Douro
Sommiers, Miss Jennie, clerk, bds Albert
Sowerby, Mrs Alvina, h Forman av
Sowerby, Jno, G T R, h Downie
Spence, Wm, h Nelson
Spencer, Edwd, GTR, bds Douro
Spencer, Geo, G T R, bds Douro
Spencer, Jas, clerk, bds Douro
Spencer, J F, fireman, h Well
Spencer, John, h Douro
Spilman, Rev J G, pastor Evangelical Lutheran h Cambria
Spriggs, G J, barber, h Ontario
Square, J S, h Brunswick
Stalker, O E (Westbrook & Stalker), Albert
Stamp, Jas, contr, h Hibernia
Standish, —, Merchants Bank, bds 7 Norman

Stark, Fred E, clrk, bds Wellington
Stark, Wm, crpntr, h Wellington
Stead, Jno, clerk, h Water
Steele, Chas, engnr, bds Birmingham
Steele, Thos, brewer, h Birmingham
Steele, Thos P, brewer, bds Birmingham
Steele, Wm, V S, h Ontario
Steffler, Enoch, brckmkr, bds 327 Church
Stein, Levi, crpntr, h Well
Steinburg, Henry, drayman, h Church
Steinhoff, I W, cheese buyer, h Brunswick
Step in the Herald office when you want printing done
Stevens, Mrs Florence, h Railroad ave
Stevenson, A, jr, clerk, bds Grant
Stevenson, Annie, stenographer, bds Cobourg
Stevenson, Jas, h Cobourg
Stevenson, John, clerk, Ontario
Stevenson, R J, grcr, 13 Ontario
Stewart, Mrs Christiana, h Elizabeth
Stewart, Duncan, ins agt, 50 Ontario, h St Vincent
Stewart, Finlay, wchmn, h Perth
Stewart, Jas, caretkr, h Douro
Stewart, Jas, h Railroad ave
Stewart, Jas, G T R, h Dufferin
Stewart, Jno C, retired, bds Elizabeth
Stewart, J Reid, bookkpr, h Ontario
Stewart, P A, h 157 Albert
Stewart, Peter, agt, bds St Vincent
Stewart, Wm, G T R, h Gore

J. J. HAGARTY, PROPRIETOR, **Commercial Hotel** 
DOWNIE, opposite New City Hall.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.
CAPITAL, \$6,000,000.
Interest allowed on deposits.

OF THE CITY OF STRATFORD

119

Stiles, Jas, train despatcher, G T R, h Mary
Stogdill, Misses, drsmkrs, 93 Ontario
Stone, Edwin, mchnst, bds Galt
Stone, Fred, book bndr, bds Galt
Stone, Geo, bookbndr, h William
Stone, J, G T R, h Kent
Stone, Richd, brcklyr, Galt
Storey, Jno, tmstr, h Erie
Stovell, N, G T R, h Cherry
Stovell, Wm, G T R, h Mowat
Strachan, W, G T R, Mackenzie
Stralo, H, G T R, h Gore
Stratford Beacon, W M O'Beirne, prop, 70-2 Ontario
Stratford, Bridge Works, Erie
Stratford Building and Savings Society, 24 Market
Stratford City Hospital, John
Stratford Clothing Co, Tolton & Burke, props, Albert
Stratford Electric Light Works, Jno Read, mngr, Cobourg
Stratford Gas Co, Wellington
Stratford Herald Printing Co, W S & L H Dingman, props, Market sq
Stratford Mill Building Co, Wm Preston, mngr, Erie
Stratford Public Library, Miss Louisa Johnston, librarian, City Hall
Stratford Soda Water Works, H Wilkinson, prop, Huron
Stratford Steam Dyeing and Cleaning Works, H H Harrison, prop, 108 Downie
Stratford Steam Laundry, J W Chown, prop, 61 Wellington
Stratford Tannery, Church
Stratford Water Supply Co, 24 Market
Strathdee, Mrs E, h Grange

THE JAPANESE MAGIC Hair Restorer

IS THE
GREATEST DISCOVERY
OF THE
19th CENTURY.

Stratford Woolen Mills, Dufton & Sons, Huron
Stratton, Wm, endctr, h Guelph
Struthers, J C, h Britannia
Struthers, Mrs Sarah (wid J L), h Church
Stuart, Abraham, h Nelson
Stuart, J L, brakeman, h Blake
Stuart, J Russell, inspectr Public Schools, h Caledonia
Stubbs, Jno, h Nelson
Sturm, Chas, cigarmaker, bds St Patrick
Sullivan, Mrs A, h Nelson
Sullivan, Dennis, crpntr, bds Nelson
Sullivan, Mrs Kate (wid Mchl), h Mercer
Sullivan, Mrs M F, prop Dominion Hotel, Guelph
Sullivan, Patk, lab, h Matilda
Swallowell, Wm, lab, h William
Swan, Robt, clrk, h Brunswick
Swanson, Jas, engnr WhytePckng Co, h 339 Erie
Swanson, Mrs, 29 Ontario
Sweeton, Mrs Susan, h Caledonia
Swift, Matthew, mchnst G T R, h Church
Swinburne, Jno, merchant tailor, Huron, bds St George
Swinton, Jas, clrk, h Douro
Sykes, Geo, h Brunswick

EXCELSIOR LIFE

Office Market Square, Opp. City Hall.

R. H. SCOTT, Supt.

Low rate of mortality and high rate of interest.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

120

VERNON'S DIRECTORY

Sylvester, Albt, plumber, bds
Brunswick
Sylvester, Fred J, tnmth, 80 On-
tario
Sylvester, Mrs M H, h Brunswick
Tagney, Danl, fnshr, h Douglas
**Take a space in the Herald and
increase your trade**
Tank, Mrs E, h Rebecca
Tatcher, H E, G T R, bds Do-
minion Hotel
Taylor, Geo, butcher, h Erie
Taylor, R, blksmith, h Brunswick
Taylor, Wm, G T R, h Moderswell
Taylor, Wm, btchr, bds Erie
Telford, Robt, engnr, h Nile
Tero, Arthur, traveler, h Norman
Terreberry, Jos, sexton St Joseph's
Church, h Huron
Terreberry, Robt, tmstr, h 137
Huron
Teskey, B C, brbr, 75 Ontario
Thatcher, Jno, G T R, h Brant
**The evening Herald delivered
at 8c per week**
Thistle, Wm P, milk dlr, h Erie
Thom, Alex, G T R, h 89 Downie
Thompson, F (F Thompson &
Co), h 312 Nelson
**Thompson, F & Co, boots and
shoes, 4 Market**
Thompson, Gibson, GTR, h Blake
**Thomson, H W, druggist, 27
Market**
Thompson, Robt, GTR, h Nelson
Thompson, R, GTR, h Victoria
Thorne, Hy, mason, h Huron
**Thornton & Douglas, clothiers
and furnisiers, 9 Market**
Thornton Jno, machnst, bds Erie
**Thornton, W S (Thornton &
Douglas), bds Windsor Hotel**
Thrunke, S, G T R, bds Domin-
ion Hotel

Tilley, Miss A M, mngr D T S Co,
h Norman
**Tilley Andrew (Dufton & Tilley),
h St George and Elizabeth**
Tindall, Edwd, furniture finisher,
h Daly ave
Tilley, Frank, carptr, h Norman
Tobin, Thos, reporter Beacon,
220 Ontario
Tobin, Thos, baliff, h Ontario
Tolton, C E, tailor, h Cambria
Topps, Jas, lab, h Milton
Tout, W J, machinist, h Bay
Townsend, David, boiler maker,
h Princess
Townsend, Thos, lab, h Cairnes
Tracey, Mrs Bridget, dressmakr,
2 Ontario
Travers, R G H, teller Bank
Montreal, bds 7 Norman
Tretheway, Miss Francis, steno-
grapher, Birmingham
Tretheway, Mrs Harriet (wid
Wm), h Birmingham
Tretheway, Miss Laura, teacher,
Birmingham
Tretheway, W H, G T R, h Blake
Tromby, Chas, G T R, h South
**Trow Bros, conveyancers and
auctioneers, 24 Market**
Trow, Jas (Trow Bros), h Queen
Trow, Mrs Jas, h Cobourg
**Trow, Thos (Trow Bros), h
Cambria**
Tune, Geo E, soda water works,
h John
Turnbull, Armstrong, mechanic,
bds Norman
Turnbull, Kenneth, manager Bal-
lentyne Dairy Supply Co, h
Centre
Turnbull, Miss Laur, bressmktr,
bds Well
Turnbul, Wm, h Norman

J. J. HAGARTY, PROPRIETOR **Commercial Hotel**

DOWNIE, opposite New City Hall.



CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL, \$6,000,000.

Interest Allowed on Deposits.

CITY OF STRATFORD

121

MANY MEN PLUNGE

into business without taking time to
get a thorough knowledge of the
bed-rock principles which underlie it.
When they fail they believe them-
selves to be **unfortunate**, but the
business world knows them to be
incompetent. A course of train-
ing in the **Central Business
College, Stratford, Ont.**, will
aid the possessor to be successful.

W. J. ELLIOTT, Principal.

Turner, Jas, crptr, h Mornington
Turner, Jos, painter, h Cobourg
Tuttle, Thos, machnst, h Ontario
Tutty, Jas, G T R, h Stratford
Tutty, John, engineer, h Blake
Twamley, John, lab, bds Water
Twamley, Mrs, h Water
Ubelacher, F, butcher, h Nelson
Ubelacher, Hy, butchr, h Nelson
Ubelacher, H & Son, butchers,
Market sq
United States Consulate, A G
Seyfert, consulate, Market sq
**Unsurpassed for news—the
Stratford Herald**
U R Ys if you read the Herald
Vanatter, John, storekper G T R,
h 147 Church
VanEgmond, Conrad, jewelr, bds
Victoria Hotel
Vanstone, Alfred, machinist, h
Wellington
Vanstone, Ed, agt, bds 1 Norman
Vanstone, Mrs E J, bds 74 Erie
Vanstone, Frank, carpentr, bds 3
Norman
Vanston, Fred caretaker Court
House
Vanstone, Hubert, upholsterer,
bds Norman
Vanstone, Jno, 3 Norman
Vanstone, John, carriage maker,
1 Norman
Vanstone, John, turner, Huron
Vanstone, Sidney, machinist, bds
3 Huron
VanTassel, Saml, brkr, 78 Downie
Varner, Mrs A, h Home
Varner, Jas, manager House of
Refuge, h Galt
Varner, Moore, G T R, h Rebecca
Varner, S, drayman, h Downie
Vaux, Mrs Jane (wid John), 74
Erie

Vaux, Harry, clerk, h Cambria
**Ventilate your wants through
the medium of the Herald**
Venton, W L, harness, 81 On-
tario, h same
Verner, Chas, G T R, h Home
Verner, Math, G T R, h Mowat
Verner, Math, G T R, h Gore
**Very far ahead of them all—
the Herald**
Victoria Hotel, Jas Wilson, prop,
h Downie
Viner, Wm, fitter G T R, bds 129
Erie
Vivian, Alex, cabinetr make, h
Vivian, Mrs J P, h Gore
Vollett, Jas, G T R, h Milton
Vollett, R J, G T R, h Mowat
Waddell, Andw, ins agent, h
Rebecca
Waddell, Jas T, livery, Albert, h
Rebecca
Wade, Geo, painter, h Water
Wade, Mrs T, h Brunswick
Wady, Mrs C, h Regent
Wagner, Jos, lab, h Charles
Wahl, Jacob, G T R, h Mowat
Wahl, Peter, G T R, 37 Charles
Walker, Miss E, tchr, bds Nelson
Walker, John, h Nelson
Walker, John, lab, bds Romeo
Walker, Miss, tchr, bds Nelson

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.

R. H. SCOTT, Superintendent.



Aims to give the Best Results for the
Lowest Premium consistent with safety

W. WELCH, Inspector.

Canadian Bank of Commerce

Transacts a General Banking Business.

CAPITAL, \$6,000,000. Interest allowed on deposits.

122

VERNON'S DIRECTORY

Walker, Mrs M, h Romeo
Walker, Peter, lab, h Wellington
Walker, Peter, section man, h Erie
Walker, Robt, G T R, h Railway avenue
Walker, Robt, jr, G T R, bds Railway ave
Walker, Thos, cabman, Ontario
Walker, W G, M D, 60 Downie
Walkom, Jas, carriagemkr, Huron, h Mill
Wallace, Robt, G T R, h Milton
Walsh Bros, grocers and wine merchants, 50-2 Ontario
Walsh, Edward (Walsh Bros), bds St David
Walsh, Edward, jr, clerk, bds Railway ave
Walsh, Edwd, sr, bds Railway av
Walsh, Frank, cigarmkr, bds Cambria
Walsh, John, clerk, bds Queen's Hotel
Walsh, John, agent, h Ontario
Walsh, Joseph (Walsh Bros), h St David
Walsh, Mrs Mary, h Cambria
Walsh, Peter, G T R, bds Cambria
Walters, Ernest, G T R, bds 73 Caledonia
Walters, Mrs Grace, h Waterloo
Walters, Mrs Sarah (wid Wm), h 73 Caledonia
Walters, Willie, G T R, bds 73 Caledonia
Walton, Edwd, G T R, bds Gore
Walton, Henry, G T R, h Gore
Walton, H G, operator, h Argyle
Walton, R, h Argyle
Want to be in the swim? Then take the Herald
Wanzel, W F, gardener, h Huron
Wanzell, Wm, teamstr, Rebecca

Ward, Mrs A, h A'b rt
Ward, Albert, stoves and plumbing, 69 Ontario, h 145 Albert
Ward, Henry, grocer, Mornington
Warner, Edgar, teacher C B College, h Cobourg
Warner, Geo, fitter G T R, 65 Princess
Warren, C W, cooper, Shakespear
Waterhouse, Mrs M, Cobourg
Waters, Daniel, G T R, Inverness
Watling, Isaac, gas wks, Charles
Watling, Isaac, jr, G T R, bds Charles
Watling, John, GTR, bds Charles
Watling Wm, G T R yardsman, h Blake
Watson, Andrew, 52 Britannia
Watson, Clifford, tailor, bds Cobourg
Watson, Fred, tailor, bds Cobourg
Watson, Jas, lab, h Ontario
Watson, Jas, hostler, bds Queen's Hotel
Watson, John, billiards, 85 Ontario
Watson, John, clerk, bds Church
Watson, Peter, coal mcht, h John
Watson, Richard, porter Royal Hotel
Watson, Robt, h Railroad ave
Watson, Mrs Sarah, Elm
Watson, Thomas, electrician, h Douro
Watson, Wm, tailor, 2 Ontario, h Cobourg
Waugh, Mrs C, h Guelph
Waugh, Geo J, druggist, 28 Ontario, h Hibernia
Waugh, Lyonel, druggist, bds Hibernia
Way, John, boots and shoes, 26 Downie, h Brunswick
Weatherby, Geo, G T R, h Louisa

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

CAPITAL, \$6,000,000

Interest allowed on deposits.

OF THE CITY OF STRATFORD

123

Weaver, Joe H, Temperance House, Huron
Webb, Samuel, h Cobourg
Webb, Wilson, carpentr, h Albert
Weber, Geo, mason, h Grant
Weber, J M, clerk, h Blake
Webster, Anthony, despatcher G T R, h Water
Webster, Miss A E, collector, bds Shrewsbury
Weick, Ernest, lab, h Brunswick
Weir, Thomas, rubber stamps, h Nile
Weis, Henry, G T R, h Regent
Weiterson, John, retired, h Huron
Weitzel, Geo, painter, h Erie
Wells, Mrs Jane, h 160 Cobourg
Welsh, Chas, jeweler, h Ontario
Welch, Geo M, shoemaker, 78 Ontario, bds 331 Huron
Welch, Mrs James, h 331 Huron
Welsh, J F, blksmith, h Falstaff
Welsh, John, lab, h Bay
Welsh, John, jeweler, h Nile
Welsh, J, & Son, jewelers, 55 Ontario
Welsh, Mrs M, h Nile
Welsh, Wm, lab, bds Nile
Welsh, Wm, retrd, h 50 Daly ave
Welch, William, inspector Excelsior Life, h Ontario
Wesbrook, R A (Wesbrook & Stalker), Ontario, cor Nile
Wesbrook & Stalker drug-gists, 63 Ontario
Wesley, Geo, lab, h Moderwell
West, Jas, W, engineer, h Front
Westman, Geo, traveler, h Gore
Wettlaufer Bros, & Sons, manfrs implements, 74 Ontario
Wettlaufer, C, agent, bds Stratford
Wettlaufer, Geo, agent, h Stratford

Sparta, Feb. 19th, 1900.

Japanese Magic Hair Restorer Co.

Gentlemen: About five years ago my hair began falling out, around the crown of my head, and continued falling out until a spot about four inches across was bald. When, on the 16th of Jan., I purchased from one of your agents six bottles of your Japanese Magic Hair Restorer and began using it according to directions, and in one month from the date of beginning its use my hair is from one to two inches long and my crown is well covered with a good growth of hair. HOWARD E. WELDING.

Wettlaufer, Wm, agnt, bds Stratford
Whalen, Edwd, lab, h Blake
Whaley, Hugh, carpnr, h Mowat
Whaley, Jas, G T R, h Rebecca
Whaling, John, retired, h Forman ave
Wharry, Wm, G T R, h Milton
Wheatly, John, lab, h Cambria
When you read—read the Herald
Whitby, John, G T R, h Bay
Whitchurch, John, G T R, bds Waterloo
Whitchurch, Joseph, G T R, h Waterloo
Whitchurch, Wm, engineer, h Grange
White, H, cheese byr, h Ontario
White, J A, fireman, h Regent
White, John, G T R, h Nile
White, Mrs Margt, h Wellington
White, R, & Co, furniture and undertaking, 60 Ontario
White, Robert (R White & Co), h Waterloo
Whitlock, Jno, GTR, h Cambria
Whitlock, John, agent, h Bay
Whitlock, Percy, cabinet maker, bds Cambria

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First-class accommodation for travelers.
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Every desirable form of Policy issued.

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Canadian Bank of Commerce

Transacts a General
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CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

124

VERNON'S DIRECTORY

Whyte, John, mgr Whyte Pckg Co, h Cambria
Whyte, J. & Son, pork butchers, 27 Wellington
Whyte, Robt (Whyte Pckg Co), 311 Church
Wick, Jos, lab, h Cambria
Wick, Maurice, G T R, h Charles Wildfong, Simon, lab, h William Wildgust, Alfd, tmstr, bds Douro
Wildgust, Wm, h Douro
Wilhelm, Jno, student, Cobourg
Wilkins, T J, traveler, h Alfred
Wilkinson, H, soda water manfr, h Norman
Williams, Benj, weaver, h 152 Huron
Williams, Rev D, rector St James' Church, h St George
Williams, P, GTR, bds 87 Downie
Williams, Thos, G T R, h Home
Williamson, Albt, GTR, h Dufferin
Willis, J M, carpenter, h Albert
Willis, P F, drayman, bds Albert
Wilson, Alex, G T R, h Dufferin
Wilson, Chas, enginr, h Falstaff
Wilson, Edwd, G T R, h Cherry
Wilson, Edwd, finshr, bds Falstaff
Wilson, F J, clerk, bds Victoria Hotel
Willson, F L, traveler, h Nelson
Wilson, Hamilton, lab, h Wellington
Wilson, H C, clk, bds Wellington
Wilson, Hugh, carpenter, h Erie
Wilson, H W, machinist, bds Wellington
Wilson, James Cabinet Hotel, 125 Rebecca
Wilson, Jas, fireman, h Grange
Wilson, Jas, hote' Downie
Wilson, Jas, G T R, h King
Wilson, Jas sr, G T R, h Milton
Wilson, J T, traveler, h Gore

Wilson, J M, traveler, h Douro
Wilson, John, G T R, h Nelson
Wilson, Jos, lab, h Rebecca
Wilson, McKee, traveler, h St Vincent
Wilson, Oliver, cabinet maker, bds Nelson
Wilson, Thos, tailor, bds Commercial Hotel
Wilson, Thos, carpenter, h Erie
Wilson, Thos, h Front
Wilson, Thos, porter, bds Victoria Hotel
Wilson, Thornton C, fireman, bds Milton
Wilson, Wm, carriage maker, 133 Huron
Wilson, Wm W, G T R, bds Milton
Wilton, Jas, farmer, 22 Earl
Wilton, Miss, 79 Mornington
Wilton, Rich, engineer, 82 Earl
Windsor Hotel, E Hodgins, prop, Albert
Wingfelder, Anthony, 56 Downie
Wingfelder Bros, prk btchrs, 53 Wellington
Wingfelder, Chas, btchr, h Nile
Wingfelder, Geo (Wingfelder Bros), 47 Wellington
Winkler, F P, pntr, bds Wellington
Winkler, Fred, pntr, h Wellington
Winslow, E P, mngr Bank Montreal, h William
Wisby, Henry, Singer Mnfg Co, 34 Ontario, h 64 Church
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Wood, Jno, G T R, h John
Wood, Robt, lab, h Cambria

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Woods, J P (Woods & Coughlin),
h John
Wolfe, Wm, G T R, h St David
Woodhouse, Geo, G T R, h Nelson
Woodhouse, Mrs Minnie, Norman
Woolles, Chas, lab, h Douro
Workman, Mrs Jophines (wid FM),
h John
Workman, Rolland, lab, Mowat
Wray, J D, prop Royal Hotel, 9
Wellington
Wreford, E, pump mkr, h Front
Wright, David, bkpr, bds 46
Church
Wright, Jos, engnr, h Grange
Wright, Mrs M, h Stratford
Wright, Stewart, G T R, h Nile
Wright, Wm C, btchr, h Charles
Wright, Miss A M, bkpr, bds Huron
Wright, Mrs Catherine (wid Jos), h
Huron
Wright, Mrs P J, h Douro
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Herald ads**
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Yeandle, Henry C, btchr, bds
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rick, h Matilda
Yeandle, Mrs Mary A, h Rebecca

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equip themselves for life's duties by
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swick
Yeoward, J J, G T R, h Well
Yesley, Saml, pntr G T R, h St
David
York, Chas, h Railroad ave
York, Fred, G T R, bds Railroad
York, Jos, GTR, bds Railroad av
**You are not in it without the
Herald**
Young, Mrs B F, h Wellington
Young, Jno B, mchnst, h Grange
Young, Jno L, contr, Linton ave
**Young Men's Christian As-
sociation**, J M Graham, Market
82
Young, Robt, cbnt mkr, h Albert
Yousie, Martin, lab, h McFarlane
Yule, Robt, G T R, h Regent
Zick, Wm, clk, bds Church
**Zounds! Give me the Herald
and I care not who rules the
universe**

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HEAD OFFICE, TORONTO.



Thirty days' grace to pay premiums.
Non-forfeitable after three years.

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VERNON'S DIRECTORY

CITY OF STRATFORD

MISCELLANEOUS DIRECTORY

HENRY VERNON, PUBLISHER.

Council, 1900

Jas Hodd, Mayor
E K Barnsdale, J L Bradshaw,
Wm Davidson, E H Eidt, Wm
Gordon, John Hogarth, J C Mon-
teith, Jas Stamp, Jas Trow, John
Vanstone, Councilors

City Officials

R R Lang, City Clerk
Wm Lawrence, Treasurer
John Idington, Q C, Solicitor
Jas Sharman, Assessor
David Scrimgeour, Collector
G G Ewart, } Auditors
H W Copus, }
Angus Smith, Engineer
A E L Easson, Street Commis-
sioner
Jas O'Loane, Police Magistrate
J A McCarthy, jr, Chief of
Police
R H Myers, Chief Fire Depart-
ment

Thos Boyd, Supt Avondale
Cemetery
J A Robertson, M D, Health
Officer
Geo Durst, Sanitary Inspector
Wm Aiken, Market Clerk

Educational

COLLEGIATE INSTITUTE

C A Mayberry, Principal

PUBLIC SCHOOLS

J Russell Stuart, Principa

SEPARATE SCHOOLS

Loretto Convent, M Stanislaus,
Lady Superior

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OF THE CITY OF STRATFORD

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Shorthand Department; Ed-
gar Warner, Manager Busi-
ness Practice Department;
O U Robinson, Manager J'r
Commercial Department.
Assistant teachers are em-
ployed in both Commercial
and Shorthand Departments

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Robt Patterson, pres; W
Tretheway, sec

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S S Fuller, Postmaster
A M McKay, asst Postmaster;
Miss H Blair, Andw Moderwell,
Miss M McCallum, D Vane Mc-
Pherson, Frank Mills, Clerks
Miss M Roberts, Stamp Vendor
J H Roberts, Caretaker

CUSTOMS

J C Hess, Collector
C J MacGregor, Clerk
W J Knox, Landing Waiter

INLAND REVENUE

Alex Caven, Collector
Geo Rennie, Dept Collector
A F Clark, Accountant

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Canada for Growing and Restoring
Hair to the natural color that is en-
dorsed and commended by *The Ameri-
can Journal of Health*.

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Treas; J A Barron, Judge; John
Hosie, Sheriff; W C Moscrip,
County Court Clerk; D D Hay,
Registrar North Riding; P
Whelan, Registrar South Rid-
ing; John Idington, Clerk of
Peace and County Attorney; T
B McCarthy, High Constable;
Hugh Nichol, Jailor; A Allan,
Turnkey; F Branstons, Caretaker
Court House

First Division Court

D B Burritt, Clerk, Downie

Grand Trunk Railway

LOCAL STAFF

F J Lynch, train master; W E
Costello, train master; D J
O'Connor, chief despatcher; C E
Dewey, div freight agent; Robt
Patterson, master mechanic; J
Forbes, station agent

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ST. JAMES' CHURCH, St George Street. Rev D Williams, B A. Hours of Service, Sunday, 11 a m and 7 p m. Communion 1st Sunday in the month, 11 a m and 3rd Sunday, 8 a m. Evensong, Wednesday, 7.30, from Advent to Trinity

Home Memorial Church—Rev Daniel Deacon, rector, cor Gore and Home Streets

METHODIST

Hours of service, 11 a m and 7 p m

Waterloo St Methodist—Rev A H Going, pastor

Central Methodist, cor Erie and St Patrick Sts—Rev E M Baker pastor

PRESBYTERIAN

Hours of service, 11 a m and 7 p m

Knox Church, Ontario, cor Waterloo—Rev M L Leitch

St Andrew's Church, opp Court House—Rev E W Pantou

ROMAN CATHOLIC

ST JOSEPH'S CHURCH, Huron St. Early Mass at 8.30 a m; High Mass at 11 a m; Vespers and Benediction at 7 p m. Rev E B Kilroy, D D, pastor

MISCELLANEOUS

Christ Church, Congregational,

Brunswick, cor Waterloo—Rev A G McKenzie

South Side Evangelical Church, Gore—Rev W O Helm, pastor

German Lutheran Church, Cambria St—Rev J G Spilman

Baptist Church, cor Ontario and Nile—Rev A J McKay, pastor

Salvation Army, George St

Gospel Hall, Market sq

Latter Day Saints, Erie

Fraternal and Benevolent Societies

MASONIC

St Elmo Preceptory, No 22, K T, meets fourth Thursday

Tecumseh Chapter, No 24, G R C, meets third Friday

Stratford Lodge, No 331, meets second Monday

Tecumseh Lodge, No 144, meets third Friday

INDEPENDENT ORDER OFF-FELLOWS

Charity Encampment, No 5, meets second and fourth Fridays

Avon Lodge, No 41, every Wednesday

Romeo Lodge, No 164, every Tuesday

FORESTERS

A O F, Court Good Intent, No 5988, alternate Thursdays

J. J. HAGARTY, PROPRIETOR, Commercial Hotel

DOWNIE, opposite New City Hall,



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OF THE CITY OF STRATFORD

129

Court Pride of Perth, No 5835, alternate Tuesdays

Knights of Sherwood Forest, No 6, meets third Wednesday

C O F, Court Stratford, No 183, meets second and fourth Mondays

I O F, Court Canada, No 53 meets second and fourth Fridays

Court Classic City, No 559, meets third Monday

MISCELLANEOUS

Knights of Pythias, every Wednesday

Canadian Order of Odd Fellows, Loyal Stratford Lodge, No 176

Ancient Order United Workmen, Juliet Lodge, No 4, meets second and fourth Thursdays

K O T M, Lorne Tent No 3, meets first Friday

Chosen Friends, Council No 42, meets first and third Fridays

Canadian Home Circle, Circle No 42, meets Fourth Wednesday

Royal Arcanum, Stratford Council, No 762, meets second and fourth Thursdays

Woodmen of the World, Stratford Council, No 75, meets first and third Fridays

Sons of England, Queen Victoria Lodge, No 79, meets second and fourth Mondays

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Such as you can get in the

Central Business College,

STRATFORD, ONT.

is useful and valuable, everywhere and always, and is worth to anyone, anywhere, what it costs.

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C M B A, No 13, meet seconds and fourth Wednesdays

A O H, Division No 2, meets in C M B A Hall every Friday

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VERNON'S DIRECTORY

St Vincent De Paul Society
meets every Sunday afternoon in
C M B A Hall

R T of T, Stratford Council, No
94, meets every Friday

L O L, No 759, meets first and
third Wednesdays

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BUILDING, MARKET SQ

Officers: Geo McLagan, pres;

Benson E Johnston, vice-pres; N
S Fleischauer, rec sec; Peter
Bradshaw, treas; J M Graham,
gen sec. Building open daily
from 9 a m to 10 p m; reading
room, game room, parlor, gym-
nasium, baths, evening classes.
Men's meeting October to May,
Sunday, 4 15 p m; bible classes,
Sunday morning, 9 15 and Satur-
day night at 8 p m. All men are
welcome

CITY OF STRATFORD

CLASSIFIED BUSINESS DIRECTORY



HEADINGS MARKED THUS *, AND OTHERS OMITTED, ARE ONLY
INSERTED WHEN CONTRACTED FOR.

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Powell, H J, 2 Downie

ARTIST

Dierlamm, P, 3 Market

BANKS

Bank of Montreal, 35-9 Ontario
Canadian Bank of Commerce,
Wm Maynard, manager, 6
Market

Merchants Bank of Canada,
C H S Cooke, mgr, Albert

BAKERS AND CONFECTIONERS

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Dannecker, C, 112 Downie

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Harding, R T, 3 Market
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OF THE CITY OF STRATFORD

131

Lawrence, G W, & Son, City
Hall

McPherson & Davidson, 18 Mar-
ket

Mabee & Makins, 2 Downie
Panton, A M, 2 Downie
Smith & Steele, 3 Market
Woods & Coughlin, 11 Market

BICYCLE LIVERY

Heinbuch, Geo, Downie

*BILLIARD PARLOR

Senate Billiard Parlor, Thomas
Gillespie, prop, Ontario

*BLACKSMITH

Cleland, W J, Ontario

BOOKBINDERS

Burritt & Deacon, 21 Market

BOOKSELLERS AND STATIONERS

Alexander, A H, 20 Market
Burritt & Deacon, 21 Market
Kenner, J H, 40 Ontario

BOOTS AND SHOES

Dobson & Johnston, 14 Market
Knechtel & Co, 17 Market
Lawson, T, 30 Ontario
McCrimmon, J D, 14 Downie
Thompson, F, & Co, 4 Market
Way, John, 26 Downie
Welch, Geo M, 78 Ontario

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Is the ONLY HAIR RESTORER
in Canada used and commended
by Medical Doctors.

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ket

McLaren, Alex, Daly ave

*CHINA, CROCKERY AND GLASSWARE

Bradshaw, J L, 58 Ontario

CLOTHIERS AND GENTS' FURNISHERS

Chiswell, J P, 28 Downie
Dufton & Tilley, 9 Wellington
Duggan, J A, 18-24 Downie
Kelly, P J, 57 Ontario
McLean Bros, 4 Downie
Thornton & Douglas, 7 Market

COAL AND WOOD

Burdett, S, Erie
Goodwin, M F, Falstaff
Hutchings, John, Erie cor St
Patrick
Mowat & Johnson, Falstaff
Neild, C F, Victoria

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R. H. SCOTT, Supt.



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Debentures.

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Ontario, cor Waterloo

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Ruston Bros, Birmingham

CONVEYANCERS

Brown, John, Market
Monteith, J C, 29 Wellington
Mowat, W, 57 Ontario
Trow Bros, 24 Market

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Ahrens, A E, Market sq
Bothwell, J A, 1 Wellington
Eidt, E H, 3 Market
Hamilton, W R, 21 Market
Robins, R J, Market sq

DRY GOODS

Dufton & Tilley, 9 Wellington
Duggan, J A, 18 to 24 Downie
Ferguson, Duncan, Co, 13
Market
Ferguson, W J, 3 Market
Fraser, J M, 14 Ontario
Gordon & Orr, 49 Ontario
MacDonald, A, 19 Market

DRUGGISTS

Nasmyth, C E, & Co, 2 Downie
Thomson, H W, 27 Market
Waugh, G J, 26 Ontario
Wesbrook & Stalker, 63 On-
tario

DYERS

Stratford Steam Dyeing and
Cleaning Works, H H Harri-
son, prop, 108 Downie

EXPRESS COMPANIES

Canadian, Market sq
Dominion, John Brown, 15 Mar-
ket

***FLORIST**

Neal, Alfred, Centre

FLOUR MILLS

Hodd & Cullen Milling Co,
George

***FRUIT, FISH, ETC**
(Wholesale)

Lloyd, Jas, 24 Ontario

FURNITURE

Hepburn & Nichols, 1-5 Ontario
McLagan, The Geo, Furniture
Co, Limited, Doura
White, R, & Co, 60 Ontario

GROCERS

Barker, Mrs M J, Huron
Barnsdale Trading Co, limited,
7 Wellington
Baxter, Joseph, 29 Wellington
Beattie, Alex, & Co, 32 Ontario
Farrow, J E, Market sq
Fisher, Geo, Wellington
Jones Bros, 47 Wellington
Lloyd, A G, 41 Wellington
Nornabell, Mrs Chas, Grange
McIlhargey, C, 5 Market
O'Flaherty, E, Wellington
Pratt, Frank, Ontario
Sarvis, L J, Nile
Scott, W L, 22 Market
Walsh Bros, 52 Ontario
Ward, Henry, Downie

***HAIR WORKS**

Harrison, Miss H, Downie

COMMERCIAL HOTEL

\$1.00 PER DAY.
MARKET SQUARE.

First-class Accommodation for Travelers.

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HARDWARE, ETC

Graber & Son, 62 Ontario
Jeffrey, A J, 56 Ontario
McDermid & Kyle, Wellington
Myers, D L, 3 Wellington
Sylvester, F J, 80 Ontario

***HARNESS**

Lawson, John, 57 Wellington

HOTELS

Albion, Wm Gordon, 79-85 On-
tario
American, Geo E Richardson,
Downie
Arlington, Erie
Cabinet, Casson & Wilson, 13
Wellington
City, M J Dillon, 33 Wellington
Commercial, J J Hagarty,
Downie, cor Waterloo
Crown, R McArdle, Downie, cor
Waterloo
Dominion, Mrs M F Sullivan,
Downie
Gladstone, Erie
Mansion House, J H Killer, prop,
St Patrick, cor Wellington
Queen's Fred Corrie, Ontario,
cor Waterloo
Royal Hotel, J D Wray, prop, 9
Wellington
Station, A Mathews, Nile
Victoria, Downie
Windsor, E Hodgins, Albert

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Sleet, James, Waterloo

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Should be qualified to fight their
own battles in life, and we believe
there is no better way than to get an
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Ætna Fire, Jno Brown, Market
Alliance Fire, W Jeffrey, 56 On-
tario
American Fire, W Mowat, 57
Ontario
British America Fire, W
Mowat, 57 Ontario
Canadian Fire, J C Monteith,
Wellington
Connecticut Fire, John Brown,
Market
Dominion Burglary and Guar-
antee, W J Jeffrey, 56 Ontario
Economical Mutual Fire, Wal-
ter Miller, 64 Ontario
Excelsior Life, R R Scott, supt,
Market sq
Gore Mutual Fire, W Jeffrey,
56 Ontario
Guardian Fire, W Jeffrey, 56
Ontario
Hartford Life, J Brown, Market
Lancashire Fire, Walter Miller,
64 Ontario
London Accident and Guar-
antee, John Brown, Market
London Life, 3 Market
London Mutual Assurance
Fire, A Dingman, Herald bldg
London Corporation Fire, W
Jeffrey, 56 Ontario

EXCELSIOR LIFE

HEAD OFFICE, TORONTO.
R. H. SCOTT, Supt.

Cash loaned to assist in
payment of premiums.

W. WELCH, Inspector.

CANADIAN BANK OF COMMERCE

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Capital, \$6,000,000.

Interest Allowed on Deposits

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VERNON'S DIRECTORY

Mercantile Fire, W Mowat, 57 Ontario

Merchants' Fire, J C Monteith, Wellington

Metropolitan Life, D Plewes, asst supt, 28 Downie

Mutual Life of Canada (formerly, Ontario Mutual Life of Waterloo), Water Miller, 64 Ontario

National of Ireland Fire, W S Bolger, Downie

Northern Fire Assurance, Walter Miller, 64 Ontario

Northern Fire Assurance, W Jeffrey, 56 Ontario

Norwich Union Fire, W Mowat, 57 Ontario

Ocean Accident & Guarantee, W Jeffrey, 56 Ontario

Perth Mutual Fire, Charles Packert, mng directr, Ontario, cor Waterloo

Perth Mutual Fire, W S Bolger, Downie

Perth Mutual Fire, Jno Brown, Market

Perth Mutual Fire, W Mowat, 57 Ontario

Phoenix of Hartford, A Dingman, Herald bldg

Queen Fire, W S Bolger, Downie

Scottish Union and National Fire, A Dingman, Herald bldg

Sun Life of Canada, W Jeffrey, 56 Ontario

Temperance and General Life, A Waddell, gen agent, Albert

Travellers' Accident, Life and Health, A Dingman, Herald building

Victoria Life, W Mowat, 57 Ontario

Waterloo Mutual Fire, John Brown, Market

*LAUNDRIES

Parisian, 59 Wellington
Stratford Steam Laundry, J W Chowen, prop, 61 Wellington

*LIVERIES

Brothers, C, Downie
Collins & Skelton, 99 Ontario
Smith, E G, Erie
Waddell, A, Albert

LOAN COMPANIES AND AGENTS

British Mortgage Loan Co, 16 Market

Canada Permanent and Western, J C Monteith, Wellington

Canada Mortgage Corporation, J C Monteith, Wellington

Canadian Savings, Loan and Building Association, J C Monteith, Wellington

Colonial Investment and Loan Co, Walter Miller, 64 Ontario

LUMBER, PLANING, SASH AND DOORS

Bennock, Jas, St Patrick
Easson, D, Mill
Fleischauer, N S, Front

MANUFACTURERS

Hamilton & Levitt, cigars, Brunswick

Macdonald Mfg Co, Railway ave

Perth Cordage Co, Brunswick

Stratford Evaporating Co, Shakespeare

Stratford Hedge Fence Co, 64 Ontario
Stratford Shoddy Co, Front

J. J. HAGARTY, PROPRIETOR,

Commercial Hotel



DOWNIE, opposite New City Hall.

CANADIAN BANK OF COMMERCE

Transacts a General Banking Business.

CAPITAL, \$6,000,000.

Interest allowed on deposits.

OF THE CITY OF STRATFORD

135

Stratford Soda Water Works, Huron

Stratford Mill Building Co, Erie
Stratford Woolen Mill, Huron

MARBLE CUTTERS

Dierlamm & Sack, St Patrick
Gadsby, Jas, 84 Downie

MARRIAGE LICENSE ISSUERS

Jones, Wm E, Market
Pequegnat, Jas, Market
Mowat, W, 57 Ontario

MERCHANT TAILORS

Chiswell, J P, 28 Downie
Kelly, J P, 57 Ontario
MacLennan, A, 16 Ontario
McLean Bros, 4 Downie
Sanagan, J E, 62 Downie
Thornton & Douglas, Market

NEWSPAPERS

Stratford Beacon, W M O'Beirne, prop, 70-2 Ontario
Kolonist, J H Schmidt, Erie
Stratford Herald Printing Co, W S & L H Dingman, props, Market sq

PHOTOGRAPHERS

Becker, W I, 11 Market
De LaFranier Bros, 18 Market
Maitland, G F, 40 Ontario

PHYSICIANS

Devlin, J A, Brunswick
Dunsmore, J M, 64 Ontario
Fraser & Deacon, 114 Downie
Fraser, D B, 38 Ontario
Monteith, J D, Erie
Rankin, J P, 22 Downie

Wyoming, Dec. 2, 1898.
Japanese Magic Hair Restorer Co.

Please send me six bottles of your **Japanese Magic Hair Restorer**. I have had entire satisfaction from the use of your Hair Restorer. The bare spots on my head are all covered with a fine growth of hair.

Yours truly, THOS. POLLEY.

Robertson, J A, Albert
Walker, W G, 58 Downie

PIANOS AND ORGANS

Bolger, W S, 24 Market
Carter, Chas, 30 Ontario
Roberts, R W, 12 Ontario

PORTRAITS

Allan Portrait Co, 38 Ontario

PLUMBERS AND STEAM FITTERS

Caslake, J A, 53 Wellington
Smith, Alex, 15-17 Ontario
Ward, A, Ontario

PRINTERS—BOOK AND JOB

Beacon, W N O'Beirne, 70 Ontario
Kolonist, J H Schmidt, Erie
Pratt, F. & Son, 5 Wellington
Stratford Herald, Market sq

* PUMPS

Lamb, Eli, 86 Ontario

RAILWAY AGENT

Canadian Pacific, John Brown, 15 Market

EXCELSIOR LIFE

Office Market Square, Opp. City Hall.
R. H. SCOTT, Supt.

Low rate of mortality and high rate of interest.

R. I. COULTON, Ass't Supt.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

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VERNON'S DIRECTORY

Hensall, Oct. 12th, 1898.

The Japanese Magic Hair Restorer Co.

It is with pleasure that I add my testimony of the good qualities of the **Japanese Magic Hair Restorer**. My hair had been gray for a long time, and it is now its natural color. I used only one bottle, and it certainly did all you claim for it. Wishing you the success your Hair Restorer deserves.

Yours truly, MRS. H. BECK.

REAL ESTATE AGENTS

Bolger, W S, 24 Market
Brown, John, 15 Market
Miller, Walter, 64 Ontario
Monteith, J C, 29 Wellington
Mowat, W, 57 Ontario
Trow & Sons, 24 Ontario

RUBBER STAMPS

Heinbuch, Geo, Downie
Weir, Thos R, Nile

SEWING MACHINES

New Williams, J M Fraser, 14
Ontario
Singer Mfg Co, 34 Ontario

Standard, J M Fraser, 14 Ontario

TEAS AND COFFEES

Corcoran Tea Co, 8 Market
Lloyd, F J, 24 Ontario

TELEGRAPH AND TELEPHONE CO'S

Bell Telephone, E Denroche,
local manager, 8 Downie
Canadian Pacific, John Brown,
15 Market
Great North Western, A H
Alexander, Market

* TOBACCONISTS

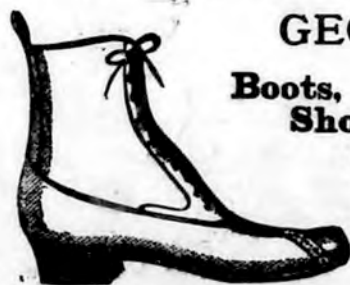
Hamilton, J D, 3 Wellington
Senate, T Gillespie, 65 Ontario

* UNDERTAKERS

Hepburn & Nichols, 1-5 Ontario
White, R, & Co, 60 Ontario

WATCHMAKERS AND JEWELERS

Jones, W E, 23 Market
Pequegnat, Jas, 8 Market
Roberts, W H, 58 Downie



GEO. M. WELCH,
Boots, Shoes and Rubber Goods Repaired

BOOTS AND SHOES made to
Order on the Shortest
Notice

78 ONTARIO STREET,
(Opp. Albion Hotel).

J. J. HAGARTY,
PROPRIETOR **Commercial Hotel**

DOWNIE, opposite New City Hall.



HENRY VERNON, Directory Publisher

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DIRECTORY PUBLISHERS' AGENT.



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Owen Sound and Brooke,	2 00
Galt, Lespeler and Preston,	2 00
City of Stratford,	2 00
City of St. Catharines,	2 00

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