

77.2910
WHEN IN STRATFORD CALL AT....

"The Senate"

Billiard Parlor AND Cigar Store.

The most modern and elaborately equipped Billiard Parlor in Western Ontario. 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.

★
The Choicest Line of Imported and Domestic

CIGARS AND TOBACCO

ALSO PIPES AND WALKING STICKS ALWAYS IN STOCK.

★
THOS. GILLESPIE (SILVER TOM), Proprietor,
ONTARIO STREET, Stratford, Ont.

THOS. R. WEIR,

MANUFACTURER OF AND
DEALER IN

Rubber Stamps

Metal Bodied or Solid Rubber Type, Dating Stamps, Brass Wheel Ribbon Stamps, Check Protectors, Numbering Machines, Wax Seals, Seal Pressers, Printing Wheels, Merchants' Sign Price Markers, Hotel Baggage and Key Checks, Dog Tags, etc., etc.

NILE ST., STRATFORD.



1898
WHOLESALE

WATCHES,

RETAIL

CLOCKS,

JEWELRY,

SILVERWARE,

MUSICAL INSTRUMENTS.



Jones . . .

The People's Jeweler

23 MARKET STREET.

BRANCH STORES AT RENFREW, BRANTFORD, ST. THOMAS, WINGHAM, WATERFORD, and doing a Large Jobbing Trade we secure our goods 20 per cent. less than if retail only. We give this extra discount to our customers.

30 Years in Business makes a Standard for Reliability.

Watch, Clock and
Jewelry Repairing

SATISFACTORILY DONE
ON THE PREMISES.



MARRIAGE LICENSES

ISSUED

By WM. E. JONES.

W. H. ROBERTS
WATCHMAKER,



JEWELER AND
OPTICIAN

Watches, Clocks and Jewelry Carefully Repaired and Warranted.

Watches, Clocks, Spectacles, Silverware, etc., always in stock.

DOWNIE ST., opp. the Market.



CITY PUMP FACTORY

ONTARIO ST., STRATFORD.

OPPOSITE ALBION HOTEL.



LAMB & BATE,

PROPRIETORS

Agents for the
Anderson
Double - Action
Force Pump.

WELLS DUG and PUMPS PUT IN
on the shortest notice.

CISTERNS FURNISHED, WELLS
CLEANED

AND ALL KINDS OF REPAIRING.

VERNON'S

CITY OF STRATFORD

STREET, ALPHABETICAL, BUSINESS
AND MISCELLANEOUS

DIRECTORY

FOR THE YEAR



1898 to 1900

Corrected to Oct. 1, 1898

FIRST EDITION.

PRICE, \$2.00.



HENRY VERNON, Publisher,
Head Office, Hamilton, Ont.

GRIFFIN & KIDNER, PRINTERS, 58 KING WILLIAM ST., HAMILTON.

PREFACE.



THE publisher, in presenting his first edition of the CITY OF STRATFORD DIRECTORY, hopes that it will prove acceptable to business and professional men of the city. Having had a large and varied experience of twenty years in the directory business, he has adopted the latest improvements in the method of compiling this work. Of course, errors will naturally occur in the first edition, but he hopes to improve every edition he publishes in the future. 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, Hamilton.

Oct. 1, 1898.



J. D. McCRIMMON

FOR.....

FIRST-CLASS
BOOTS, SHOES

TRUNKS AND VALISES



AT LOWEST
 PRICES.

DOWNIE ST., opp. New City Hall.

'PHONE 189.

FRESH OYSTER DEPARTMENT

LAUDER BROS.

DEALERS IN

FISH AND FOREIGN AND DOMESTIC FRUITS

ODDFELLOWS' BLOCK, DOWNIE ST.,
 OPPOSITE THE NEW CITY HALL.

TABLE DELICACIES
 A SPECIALTY.

STRATFORD, ONT.

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J. E. SANAGAN,

Merchant Tailor

DRESS WORK A SPECIALTY.

DOWNIE ST., 4 Doors South of Commercial Hotel.

"If you buy goods of us you become rich. The more you buy the richer you become."



ALL OUR DRUGS AND MEDICINES ARE
 PURE AND GENUINE.

Our idea of it is that there is nothing too good for the sick room. If you agree with us then let us have your trade.

H. N. PACKERT & CO.,
Druggists and Expert Opticians,

ONTARIO STREET, STRATFORD.

HARRISON'S



STEAM DYE AND CLEANING WORKS

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.

This Steam Dye extracts all stains and grease spots, and restores the seams to
their original color, and causes the garments to look almost as well as when new.

Our work is unsurpassed in the Dominion for its beauty of color and perfection
of finish. All our work is done on the premises and guaranteed returned on
shortest notice.

Orders left or addressed to
106 Downie St. (Harrison's
Fountain Barber Shop) will
receive prompt attention.

HARVEY H. HARRISON, PROP.
P. O. Box 214, STRATFORD.

EMPEROR CYCLE WORKS



KALBFLEISCH BROS.,

PROPRIETORS.

MANUFACTURERS OF
Emperor Bicycles.

AGENTS FOR

Toronto Electric Motor Co.

Bicycles and all kinds of Machinery repaired promptly
and satisfactorily.

TEL. 182.

WORKS: ERIE ST., COR. ST. PATRICK ST.

THE WESTERN FIRE ASSURANCE CO. HEAD OFFICE, TORONTO

Established 1851. CAPITAL, \$7,000,000.

JOHN C. MONTEITH, Agent, Stratford.

CITY OF STRATFORD

9

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
Mrs M A Lawson
Vacant
Fred Burnham
Geo Levett
Wire Fence Co
G B Wray

Waterloo st intersects

James Jones
James King
Wm Douglas
Thos Hillick
Duncan Scott
W Hornick
Mrs Clutton
J H Lawson
C B Smith
W F VanBuskirk
D McCallum

H Graber

Nile st intersects

T J Wilkins
M O Grady
J D Hamilton
T F Roome
A R Johnson
Mrs Wm Buyers
John Stevenson

Front st intersects

R H McKeown
Hugh Bradshaw
Mrs Madigan
John McLean
R Roberts
John McDonald
Wm Gotler

Queen st intersects

Geo Moulton
D Brothers
Jas Dawson
J S Willis
Geo Davis

Railroad Track

*King and Romeo sts
intersect*

Mrs Ellis

Albert st, south side

Windsor Hotel
Vacant
Fire Hall

Waterloo st intersects

A Hudson
Vacant
J J Dunsmore
Albert Lloyd
Vacant

Nile st intersects

Wm Donaldson
Albert Ward
R Gray
B Johnson
Jas Stewart

BIRD CAGES HARDWARE.

A NICE VARIETY AT . . .
DUNCAN L MYERS,
Market Square, Phone 31.

CANADIAN BANK OF COMMERCE

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest allowed on deposits

10

VERNON'S DIRECTORY

W H Alandorff
Waiter Ronchey
Jos Myers
Vacant
Drill Sheds

Front st intersects

Mrs Pigeon
M Gallagher
Thos Gallagher
Arch Dougherty
Mrs T Ward
Robt Lettie
Peter Lawson
Jas Reardon

Queen st intersects

J M Blackwell
Hugh Bateman
John Siddell
C Scully
Railway track

*King and Romeo sts
intersect*

John Roberts
Alfred Hill
Geo Armburst
John Mitchell

Avon st, north side,
from Vincent Hun-
tington ave

Boys' Home

John st intersects

Mrs F M Workman

Avondale ave intersects

Alex Madiil

Avon st, north side

John st intersects

Rev E W Panton

Avondale ave intersects

Patrick Terreberry

**Avondale ave, from
Huron to Cemetery**

Beulah Faith Home
Cemetery

Argyle st, north side,
from St David to
Cambria

James Burke
Wm Harwood
Vacant
John Ridgedale
J Harding
R E Martell
Wm Bright
H G Walton
Wm Bate
S Lamont

Argyle st, south side

Geo Clark
F Francis
F D Hovey
Wm Barlow
Wm McGeorge
David Bridgeford
John Bald
Wm Hurrell

**Bay st, east side, from
Brunswick to Regent**

John Neff

Thos Moore
Peter Scott
Fred Brown
Vacant
Thos Richards
Patrick Kane
A Golding
Vacant
J C Smith
Jas Chenoweth
Wm Brown
Robt Moore
John Hogarth

Douro st intersects

Andrew Smith
Michael Egan
Vacant
I d Steepe
E Mossop
Frank Bay
James Brophy

Milton st intersects

Bay st, west side

James Smith
Geo Bean
Mrs M J Bell
Two vacant houses
W J Tout
Joseph Smalley
— Whitby
Mrs John McIntosh

Douro st intersects

Thos Mahoney
K Michan

Milton st intersects

A Vincent

COMMERCIAL HOTEL

\$1.00 PER DAY.

T. HAGARTY, Proprietor
MARKET SQUARE.

THE NORTH BRITISH AND MERCANTILE INSURANCE CO.

One of the Leading British Companies Canadian Assets, \$5,013,450.

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

11

CENTRAL BUSINESS COLLEGE

Stratford, Ont.

Young ladies and gentlemen educated for usefulness.
W. J. ELLIOTT, Principal.

**Birmingham st, east
side, from St And-
rews to Galt**

John Hutchins
Mrs Geo Forman

St Patrick st intersects

Perth Brewery
Thos Steele
Felix Devlin
Mrs H Teethway

St David st intersects

Jas Johnson
M Schellenberger

Cambria st intersects

**Birmingham st, west
side**

Vacant foundry

Worsby st intersects

Jas Sharman
Vacant

Daly ave intersects

D R McPherson
M Neelon

St David st intersects

Vacant
Alex Hepburn

Cambria st intersects

C Enowry
A Dingman
L H Dingman

Blake st, north side,
from Duffern to
limits

Vacant
A Snazel
Vacant
A Johnson
John Newton
G Thompson
John Tutty
Ed Whalen
W Chippenden
A Campbell
R McDonald
J McDowell
Vacant

Blake st, south side

Arthur Snazel
G W Snazel
M Verner
W H Tretheway
Thos Dunn
R H Scott
Wm Hesson
A E Lewis

Brant st, north side,
from Nile to track

Mrs Michan
Mrs Wm Roberts

Joseph Roney
Peter Bart
John Bart
Thos Padden
John Wray
68 O Labaige

Brant st, south side

David Dickson
Chas Simmons
Samuel Murray
J W Murray
Vacant
67 Walter Mitchell

Britannia st, N side,
from St George to
John

Mrs Jane Hilde
Mrs J Nopper

Earl st intersects

35 David Barton
E Cale
Mrs J C Struthers
55 W J Ferguson

Britannia st, s side

22 G G Ewart
38 Geo Bushfield

The Sherwin-Williams Paint

COVERS MOST.
LOOKS BEST.
WEARS LONGEST.
FULL MEASURE. ★

At DUNCAN L. MYERS, Hardware, Market Square. Phone 31.

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

12

VERNON'S DIRECTORY

A. J. McPHERSON & CO.
FUR MANUFACTURERS,

ALSO DEALERS IN

Boots and Shoes, Hats and Caps and Furnishings,
 64 ONTARIO STREET, STRATFORD, ONT.

THE RELIABLE MUSIC HOUSE.



Roger W. Roberts,

DEALER IN THE

HEINTZMAN PIANO,  ALSO ORGANS, VIOLINS,
 GRAPHOPHONES AND MUSICAL GOODS GENERALLY,

ONTARIO ST., STRATFORD, ONT.

ALBION HOTEL,

REMODELLED THROUGHOUT WITH STEAM HEATING and ELECTRIC LIGHT.
 First Class Sample Rooms.

OTTO JUNG, Prop.
 Stratford, Ont.

Best accommodation in Western Canada for tourists and commercial travellers.

ALEXANDER BEATTIE & CO.,

IMPORTERS OF

Teas, Coffees and  ONTARIO ST.,
 High Grade Grocers, STRATFORD, ONT.

T. HAGRATY, PROP.
COMMERCIAL HOTEL,
 DOWNIE, OPPOSITE NEW CITY HALL.

THE MERCHANTS' FIRE INSURANCE CO'Y, TORONTO
 Authorized Capital, \$500,000.00. Full Government Deposit.
JOHN G. MONTEITH, Agent, Stratford.

OF THE CITY OF STRATFORD

13

Items of Interest

ARE TO BE FOUND IN THE CATALOGUE OF THE . . .

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

50 A J Scrimgeour
 52 Andrew Watson

Jones st intersects

Wm Moffat

Mercier st intersects

Robert Smith
 M O'Brien

Brunswick st, north
 side, from Downie
 to limits

Dr Devlin
 Vacant
 M Ash
 W H Davis
 Daniel Kiphan
 J C Anthony
 Hay Market

Waterloo st intersects

Congregational Ch
 John Forbes
 Chas Tolton
 Mrs Jas Kennedy
 John Murray
 A McLaren
 Henry Bowes
 Vacant
 Jacob Couse
 Vacant

Nile st intersects

Jas Ronchey
 T J Oakley
 T J O'Connor
 John Sinclair
 Joshua Bateman
 Mrs Patterson
 W Sarvis
 H Wilson

Front st intersects

Mrs McPhee

Bay st intersects

Robt Poyd
 Ed Fitzgerald
 F J Holman
 229 Wm Holman
 Mrs Mahoney
 Mrs M Sylvester
 Mrs John Hearn

Queen st intersects

Thos McConnell

Railroad Track

Wm Kunder
 Geo Sykes

Romeo st intersects

H G Newman
 Mrs C Wade
 Vacant

Brunswick st, s side

Commercial Hotel
 Cigar Factory
 Joseph Bullock

Waterloo st intersects

Vacant
 Mrs H Hyde
 Robert Peters
 Mrs Shaver
 A G Lloyd
 John Way
 Vacant

Nile st intersects

123 Dr Robertson
 121 J N Steinhoff
 Vacant

John Poland
 John Yernle

139 Mrs Frank
 Wm Dunbar
 W H Dunbar
 Mrs E Claxton
 Mrs Marshall
 L Robinson

Front st intersects

Jas King
 J C Wilson

Bay st intersects

A Monkman
 Mrs Jno Strathdee

Queen st intersects

285 Mrs Fisher
 W J Near

HOCKEY SKATES

THE BEST
 MAKE AT

DUNCAN L. MYERS

HARDWARE, MARKET SQUARE. 'Phone 31.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

14

VERNON'S DIRECTORY

Perth Flax & Cor- dage Co <i>Romeo st intersects</i> Mrs Jane Bernard E C Leopard John Whitlock	Caledonia st, s side S P Long Miss M Kinkade Geo Kennedy J R Stuart Mrs Janet Myers Miss C Dow	<i>Wellington and Erie sts intersect</i> John Johnston Mrs Wm Hoodless <i>Church st intersects</i> W S Dingman E A Cawsey
Cairnes st, from Mor- nington T G Millborois Thos Townser Henry Seager	<i>Vincent st intersects</i> McKee Wilson Michl Goettler 130 Mrs J Donovan <i>John st intersects</i> 162 Mrs C Brandy 168 Mrs E O'Connell John Gamble W J Gamble	<i>Birmingham st inter- sects</i> Vacant Thos Trow <i>Shrewsbury st intersects</i> Mrs M Pinch 231 W J Lindsay W H Magee J R Sillifant Geo Sillifant Frank Hoskins D Dempsey R Sillifant
Caledonia st, north side, from St George to Avondale ave John Brown H J Emm 41 Chas Robertson <i>Jones st intersects</i> 53 Mrs J Donaldson Ralph Donaldson J W Bolger 69 Mrs C Kastner 73 Robt Harrison Public School <i>Mercer st intersects</i> Michael Carroll 113 Alex McTavish 129 Wm Jones 137 Thos Johns <i>John st intersects</i> John Ballard M Ballantyne 181 J R Byrne Chas Ruse Wm Haddock	Cambria st, east side, from Victoria Vacant Geo Yapp <i>Railway track</i> <i>McKensie st intersects</i> Fred Merner John Richards John Forest <i>Argyle st intersects</i> H Scarth A Schippling <i>Stratford st intersects</i> G Kirchel <i>Nelson st intersects</i> W H Gee	<i>Church st intersects</i> Mrs M Bean <i>Birmingham st inter- sects</i> Thos Newton Centre st, north side, from John — Cook Vacant — Turnbull D D Hay Centre st, south side Wm Jeffrey F A Gemmell F C McLeod G G McPherson <i>Vincent st intersects</i> Wm Schmidt W McMillan J Blacklock John Dunham

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION

Head Office, Toronto. Authorized Capital, \$5,000,000.
The System of The "Canadian" affords The Ideal Security MONEY TO LOAN.
JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

15

CENTRAL BUSINESS COLLEGE, STRATFORD, ONT.



Principal.

DAY AND EVENING SESSIONS.

David McIntosh
W J Henry

Nelson st intersects

Nicholas Peters
E O'Flaherty

*Wellington and Erie
sts intersect*

Greenhouse
R Hatches
J Wheatly
J W Whitlock
Mrs C Huxby
J M Selkield
J Macdonald
R M Ballantyne

Church st intersects

Mrs M Bean

*Birmingham st inter-
sects*

Thos Newton

**Centre st, north side,
from John**

— Cook
Vacant
— Turnbull
D D Hay

Centre st, south side

Wm Jeffrey
F A Gemmell
F C McLeod
G G McPherson

Vincent st intersects

Wm Schmidt
W McMillan
J Blacklock
John Dunham

**Charles st, north side,
from St George to
John**

George Robertson
17 Andw Barnsdale
Mrs E A Patton
25 Richard Gray
27 Harry Easson
33 Jas Perry
37 Peter Wahl
Henry Salisbury

Jones st intersects

Mrs Ann Baker
L R Lawson
A Jackman
J L Broderick
71 Richard Offord
Jos Wagner
W S Cowan
W C Wright

Mercer st intersects

G H Bartlett
Wm Ashmore
Mathew Headly

Charles st, south side

P Gillean
Martin Wick

J A Crerar

Jones st intersects

M Seiferlie
Wm Collins
Geo Beck
Mrs H Sanderson
W H Killoran
I Watling
David McIlhargey

Mercer st intersects

Mrs Kate Sullivan
Mrs M Mayze
Patrick Carroll

**Cherry st, north side,
from Dufferin to
limits**

Arthur Williams
18 Chas Wilson
N Stovell
Wm Mc McKellan

Cherry st, south side

W D Osborne
Vacant
Wm Cardwell
Geo Pew

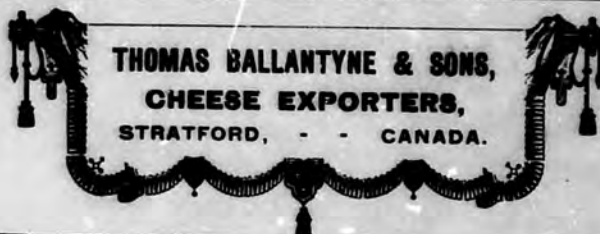
FANCY AND
LEADED

GLASS at DUNCAN L. MYERS
HARDWARE
MARKET SQUARE. PHONE NO. 31.

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

16

VERNON'S DIRECTORY



CASH AND ONE PRICE SHOE STORE.

DOBSON & JOHNSTON  **BOOTS AND SHOES**
MARKET STREET, - STRATFORD, ONT.

C. MCILHARGEY, 
-DEALER IN-
GROCERIES,
FRUITS, FLOUR AND SEEDS,
TELEPHONE 64. STRATFORD, ONT.

Singer Manufacturing Company,
HIGH GRADE **SEWING MACHINES**
OF ALL CLASSES
H. WISBY, Local Manager,
DOMESTIC AND MANUFACTURING.
OFFICE: 34 ONTARIO ST., NEAR POST OFFICE.

Commercial Hotel First-class accommodation
for travelers.
\$1.00 per day. Market Square.

THE CANADIAN SAVINGS, LOAN and BUILDING ASSOCIATION
Head Office, Toronto. The accumulated savings of the members as paid monthly are invested under
the Monthly Payment System on first mortgages and advances on members' stock.
JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

17

Chestnut st. north side, from Railway to Erie

M O'Connell
Thos Kelly
D Hurigan

Chestnut st. south side

Vacant
J Clock

Church st. east side, from Ontario to Monteith

46 Alex Maclean
50 Jos Gowans
52 Wm Gray
Jos Kirk
E Burdette
62 Mrs A Johnson
64 H Wisby
Jas Anderson
Rev A J McKay
Alex Smith
Mrs S Struthers

St Patrick st intersects

J F Scholtz
136 S R Hesson
Mrs G Gearing

St David st intersects

Jas O'Loan
170 Fred Sack
174 Alex Allan
Chas Yoike
David Rankin
Rev — Beacon
Alex McPhee

Cambria st intersects

Don't Wait For
Something to turn up.

Get a Business Education and turn something up.

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Henry Francis
Mathew Adair

Galt st intersects

John Flannagan

Church st. west side
Jas Gadsby

St Patrick st intersects

Stratford Tannery
127 Rev W McDonagh
135 Mrs M Lawrence
147 Mrs J Babcock

St David st intersects

Mrs J Hamilton
J A Duggan
Wm Sanderson
A G Sefert
E B Hawk
Thos Ballantyne
Wm Smith
H W Copus
A S Begg

Canabria st intersects

J A Davidson
Joseph Satchell
H Steinberg
Public School

Galt st intersects

311 Wm Davidson
323 W C Babcock
Mathew Swift
Geo Jackson
Patrick Murray

Cobourg st. north side, from Huron to Athletic Park

Electric Light Works
Orr's Mill
Thos Orr

Waterloo st intersects

Geo Blum
John Baird
John Perry
G A Lightfoot
Vacant
Wm Watson
Jas Stevenson

Nile st intersects

Geo T Cook
Richard Pengelly
C Sawkel
Wm McNaughton
Donald McLaren
I E Huffman

GOOD BICYCLES FOR HIRE.
AT DUNCAN L. MYERS,
HARDWARE, MARKET SQUARE, PHONE 31.

CANADIAN BANK OF COMMERCE

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

18

VERNON'S DIRECTORY

Mrs Jane Wells
 Vacant
 John McClure

Front st intersects

Mrs Jas Trow

Queen st intersects

Cobourg st, s side

Vacant

Waterloo st intersects

S B Webb

Vacant

Andrew Gilson

Vacant

W T Cook

J G Schmidt

James Pequegnat

John Buyers

Nile st intersects

Frank Cammett

Joseph Turner

Ed McCaffrey

C Twamley

Thos Tobin

Front st intersects

Thos Rutson

Wm Romenburg

Park Place intersects

R I Coulton

Daly ave, north side,
 from Birmingham to
 Vincent

21 Mrs J G Yemen
 Jas Stewart

Edward King
 Vacant
 H W Crout
 Rev M L Leitch
 Jas Bennoch
 D B Burritt
 Jas Kyle
 H Baker
 A T McLaren

Daly ave, south side

Vacant

22 J H Cook

26 Wm Small

30 Mrs Wm Workman

42 Robt Murray

50 J P Murray

R B Barber

Henry Ward

Ed Tindall

E E Kilmer

Daly st, east side,
 from Princess

Wm Houghton

John Houghton

Mrs I Forbes, w s

Devon st, from Romeo
 to limits

G M Robinson

Thos Clark

Jas Lloyd

Douglas st, north side,
 from Mill to Forman
 avenue

John McGuire

Ed McGuire

Jas Easson

Vincent st intersects

N A Bosworth

Robt Dass

41 A F Clark

C A Mayberry

W J Elliott

John and Avondale sts
intersect

Edward English

John Sco'llon

Douglas st, south side

Mrs A L McMillan

D Tagney

Geo Rennie

Wm Jeffery

G H Hanna

Wm Maynard

John st intersects

Peter Watson

Mrs E Legg

Alfred Mowat

E P Winslow

Avondale ave intersects

Thos Hilliard

Wm Abraham

Robt Legg

Huntingdon ave inter-
sects

Owen Kane

Wm McCone

Mrs McQuade

Douro st, north side,
 from Downie to
 limits

Dr Fraser

THE CANADIAN SAVINGS, LOAN and BUILDING ASSOCIATION

Head Office, Toronto. E. J. HANBLY, Manager.

Four Classes of Stock issued. Write for particulars. No Entrance Fee. No Fines. Money to Loan. **John C. Monteith,** Agent, Stratford.

OF THE CITY OF STRATFORD

19

Waterloo st intersects

Vacant

John McMillan

26 J E Smith

28 Vacant

John McHale

W J Mooney

C P Moore

Ed Paecker

M Dillon

Nile st intersects

Jas Montgomery

P O'Donoghue

Richd Carroll

110 Chas Wooles

112 J S Johnson

M Abbey

D D Reynolds

John Lines

John Nolan

Mrs O'Flaherty

Front st intersects

Chas Brazies

Bay st intersects

— Spencer

Well st intersects

Wm Bell

John Battersby

Queen st intersects

Mrs J Counter, grocr

Mrs O'Rourke

Vacant

Joseph Bradfield

John Bernhardt

Old Flax Mill

James Roberts

Geo McCann

TELEPHONE



Principal

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

If you require a Bookkeeper or Stenographer.

Douro st, south side

Waterloo st intersects

F B Jeffery

17 John Clublow

J D Barnett

31 J J Jacobs

L Schierholtz

John Sowerby

Wm Gillespie

John Dunn

David Agnew

Mrs Moorehead

Nile st intersects

Miss Osborne

Vacant

J M Wilson

James Swinton

Mrs Geo Brazier

John Chidley

W C Gregory

Robt Casey

John Ross

John Pinch

Angus Johnson

Thos Casselton

— Richards

Front st intersects

Wm Cooper

Vacant

Bay st intersects

Jas Skelton

R J McKnight

Well st intersects

Queen st intersects

Mrs Henry

Two vacant houses

John Robertson

Jas Fitzgibbons

Samuel Pethicks

Chas Solley

Vacant

Downie st, east side,
 from Albert to limits

2 C E Nasmyth,
 druggist

2 A M Panton, brstr

2 J P Mabee, barster

2 H J Powell, archtct

2 J Pringle & Son,
 grain

4 J D Hamilton, to-
 bacconist

6 Stratford Building
 & Saving Society

6 Stratford Water
 Supply Co

6 Div'n Court Office

COMMERCIAL HOTEL

\$1.00 PER DAY.
 T. HAGARTY, Proprietor,
 MARKET SQUARE.

BEST GRADES OF RUBBER & LEATHER BELT AT DUNCAN L. MYERS
 HARDWARE, MARKET SQUARE. PHONE No 31.

**Canadian
Bank of
Commerce**

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

20

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Mansion House,

STRATFORD.

J. H. KILLER, Proprietor.

P. O. Box 178.
Phone-83.

First-class Accommodation
for Travellers.



W. MOWAT & SON,

Established 1863 **BANKERS AND BROKERS,** STRATFORD

Agents for the "Cheque Bank." They offer business men unsurpassed facilities for doing a banking business. Drafts issued payable at par in Canada or the United States, and "Cheque Bank" Cheques payable the world over, convenient for travellers, etc. Write for particulars.
Accounts collected. Interest at 4 per cent. allowed on deposits in the Savings Department. Loans effected on Mortgages at 5, 5½ and 6 per cent. Stocks, Bonds and Debentures Bought and Sold. Rents Collected. Deeds, Mortgages, Wills and Agreements accurately drawn. Fire Insurance effected.

MARRIAGE LICENSES ISSUED.

Dr. E. H. Eidd,

DENTIST,

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

STRATFORD, ONT.

SMITH, THE PLUMBER

ONTARIO ST. 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.

T. HAGARTY,
PROPRIETOR **Commercial Hotel**

DOWNIE, opposite New City Hall.



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A PURELY INDEPENDENT CANADIAN INSURANCE CO.
JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

21

Testimonials

OF REAL MERIT REGARDING THE
Central Business College,
STRATFORD, ONT.

MAY BE FOUND IN OUR CATALOGUE.
Call for one. W. J. ELLIOTT, Principal.

- 8 Bell Telephone Co
- 10 J M Duggan, brstr
- 10 W H Evans, tailor
- 12 Lauder Bros, fruit-
ers
- 14 J D McCrimmon,
boots
- 16 E O'Flatherly, grcr
- 18 Wm Boles, tailor
- 20 T F Quirk, wines
- 22 M S Bolger, ins
- 22 J P Rankin
- 22 G F Maitland, pho-
tographer
- 24 Vacant
- 26 John Way, boots
- 28 John Reynett, bkcr

Brunswick st intersects

- 40-50 Commercial Htl
- 56 A Wingfelder
- 58 W H Roberts,
watchmaker
- 58 W G Walker, M D
- 60 A R Johnson, btchr
- 62 J E Sangan, tailor
- 70 J Bernhard, barber

George st intersects

- 76 M McCallum, shoe-
maker
- 78 J E Rowe, tailor
- 80 Vacant
- 82 J Shepherd, tobac-
conist
- 84 Jas Gadsby, mrble
- 86 Jos Berry
- 88 J H Bowes, pumps
- 90 Vacant
- 92 J Batterby, tobac-
conist
- 92 Vacant

- 94 Frank Roose, to-
bacconist
- 96 E E Sealey, fancy
goods
- 98 Vacant
- 100 Vacant
- 106 H H Harrison,
barber
- 108 Stratford steam
dyeing and clean-
ing works
- 108 Miss H Harrison,
ladies' hair drser
- 112 Mrs A Pethick,
confectioner
- 114 Drs Fraser & Dea-
con

*Douro and Waterloo sts
intersect*

Cannon Park

Falstaff st intersects

S Yearsley
H S O'Connor

*Milton and Shakespeare
sts intersect*

G T R Station

Kent st intersects

Dominion House
Robt McLagan
Robt Roberts
Vacant

South st intersects

S T Marsden
Samuel Hamilton

Downie st, west side

Wellington st intersects

City Hall
Public Library
Police Court
G W Laurence & Son,
barristers

Market sq intersects

Henry Ward, grocer
Victoria Hotel

George st intersects

B Balkwell, barber
C Brothers, livery-
Geo Heinbuch
83 Ed Klophe
85 John Burns
87 Miss Bridget Dyer
89 Alex Thom
91 Thos Paterson
101 John McCauley

Lawn Mowers and Rakes THE BEST MAKES AT
Duncan L. Myers,
HARDWARE, MARKET SQUARE, 'PHONE No. 31.

St Patrick st intersects

G T R Library
G T R Shops
Tuft Factory

Kent st intersects

American House
1. Smith, barber
H Pauli, butcher
M C Foote, grocer

Inverness st intersects

Jacob Holmes
O Poole
E D Smith
R Patterson

Gore st intersects

Walter Patterson
Mrs Jas Green
A J Bailey
Mrs J Pethick
John Sheppard
Vacant
S Varner

*Dufferin st, east side,
from Gore to limits*

J Napier
Mrs M'oney

Blake st intersects

Frank Hall
C Geldart
John Nelligan
E Moraity

Louisa st intersects

Mrs Hawkins
Mrs J W Mills

Cherry st intersects

E T Coombs
Ed Coombs
A Wilson
Jas Hall
R Fewer

Dufferin st, west side

Vacant
Chas Frost
J C Baird
A Blair
Thos Byrnes
Andrew Antinap

Louisa st intersects

Thos Carlin
Felix Keenan
Denis Flanigan
S Pilling
— Leather

Elm st intersects

J M Lillon
T J Robins
Mrs Rutherford

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

35 Mrs Martha Fenton

Earl st, west side

22 Jas Wilton
34 W Harding
36 Alex McKay
56 Samuel Wilton
76 R J Stevenson
82 R Welton

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

Mrs G Scrimgeour
Mrs Jas McMillan
Thos Stewart
James Smith
Joseph Beich
W J Roberts
Robt Brownlee
Wm Ireland
Wm J Cleland
Miss H E Bunting
234 Thos Lemon
J J Oman
John McLellan
Mrs A J Bailey

Elizabeth st, s side

W H O'Beirne
53 A E Ahrens
J C Armstrong
Thos Cale

Mary st intersects

Joseph Abraham
P O'Donoghue
Wm Abraham
Peter Pyne
Wm Cromwell
Thos Miller
Wm Cook

*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, artist
W J Ferguson, dry
goods
C McIlhargey, gcr
Duncan Ferguson
& Co
Jno Idington, brstr
Vacant
Kolonist Office
Joseph Rankin
David Roach
Jas Dow
Hotel Stables
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

John Hutchings, coal
Central Methodist
John Marks

St David st intersects

John Montgomery
Robt Montgomery
A E Carroll
R H Withrow
Vacant
James Dunn

Cambria st intersects

Peter Chippa
Vacant
James Baker
James Dow
Vacant
D Hallman
J D Monteith, M D



ARE HELD BY GRADUATES OF THE

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

J F Brown

Gore st intersects

North American Mill
Building Co
Cold storage ware'hse

Railway track

Empire Brewery
James McCardle

Chestnut st intersects

Mrs Landers
Two vacant houses
J C Monteith
Vacant
Thos Wilson
David O'Brien

Erie st, west side

1 E G Smith, livery

Ontario st intersects

Two vacant stores
Latter Day Saints
Geo Gouse, harn's
17 W McMillan, paintr
19 M B French, bicycls
Arlington Hotel
33 Metropolitan Life

35 R B Walker
S Burdett, wood
Alex McDonald
Hugh Wilson

St Patrick st intersects

Gladstone Hotel
J F Schotz, whip
maker

89 P Morrison
Wm Hill

95 Mrs E Miller
129 John Morrison
Jacob Brickman
133 Patrick Dwyer
R Skuse

St David st intersects

Michael O'Mara,
boots
Nichol's McQuade
M O'Mara
Wm A Gilmore

195 Thos Savage
203 John Keyes
Louis Peters

207-9 Vacant
H C Malsness
J P Rankin, M D

Cambria st intersects

Andrew Johnston

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Best \$1.00 a day House in
the city.
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GOLD MEDAL
CARPET SWEEPERS
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 CIRCULATION OF ANY GERMAN
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 English and German done with
 neatness and dispatch.

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PRACTICAL HORSE SHOER,

Special attention paid to
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 All shoes strictly HAND MADE of
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 INTERFERING AND FORGING OR
 NO CHARGE.
 Carriages and Wagons neatly repaired.

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BELL PIANO, A NINETEENTH CENTURY INSTRUMENT,

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MONTREAL. PROMPT PAYMENTS. LIBERAL SETTLEMENTS.

J. C. MONTEITH, Local Agent, Stratford.

CITY OF STRATFORD

25

E Higman

Galt st intersects

Thos Casston
 307 Robt Jolly
 John McMullan
 Geo Durst
 Robt Knott

339 Mrs R Jones, gcr
 N Griffin
 Wm Ogilvie
 Geo Weitzel
 J Abbey
 Robt Mallion

Monteith ave intersects

John Dawe
 Thos Tucker
 Joseph Dorland
 John Beattie

Linton ave intersects

Geo T Jones
 Geo Johnson
 John Pike

Falstaff st, north
 side, from Downie to
 Front

Wm Burns
 Mrs Gee
 Samuel Edwards
 A Simpson
 Mrs C Black
 B Atkins
 Mrs Ambler
 J M Reynett

Nile st intersects

Mrs Jas Sipes
 J R Bostwick
 C Wilson
 Joseph Neville

CENTRAL BUSINESS COLLEGE Stratford, Ont.

Young ladies and gentlemen educated for usefulness.

W. J. ELLIOTT, Principal.

Wm Burns
 Vacant
 Chas Mummery
 J F Welsh

Falstaff st, south side

M F Goodwin, coal
 Mrs Wildgust

Nile st intersects

Mowat & Johnson, coal

Forman ave, east
 side, from Huron to
 limits

19 R B Gourlay
 P McCaffery

Forman ave, west
 side

Wm Palmer
 Henry Harding
 John Whaling
 Hugh Durkin

Front st, east side,
 from the River to
 Shakespeare

R M Ballantyne
 J H Nashmyth

J M Fraser

Cobourg and Ontario
 sts intersect

Patrick Hoy
 P Gillian
 M S Hamilton

72 W E Brooker

Albert st intersects

Geo Longfoot

Brunswick st intersects

R H Smith
 Mrs Pauli
 E George
 Thos Wilson

Grange st intersects

Robt Erwin
 Donald Ross
 E Wreford

Douro st intersects

Joseph Lye
 W J Butler

Falstaff st intersects

Otto Fleischauer
 Wm Gibling
 James West

The Sherwin-Williams Paint made to Paint with at
 DUNCAN L MYERS

HARDWARE, MARKET SQUARE.

'PHONE No. 31.

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VERNON'S DIRECTORY

<i>Milton st intersects</i> Shoddy Mills	George st, north side, from St Patrick to Waterloo	24 Henry Walton Mrs Spencer Hugh McCann Frank Simmons Wm Uren
Front st, west side	Hodd & Cullin Milling Company	<i>Home st intersects</i> English Church H Stralo Evangelical Church
<i>Ontario and Albert sts intersect</i>	<i>Downie and Waterloo sts intersect</i>	<i>Strachan st intersects</i> Geo Hildebrance Wm Stovell R J Davey Rev I McMoyer
Drill Sheds	George st, south side	<i>Mowat st intersects</i> John O'Donoghue
<i>Brunswick st intersects</i>	Salvation Army Bar'ks	<i>Dufferin st intersects</i> Miss Vivian M Rigg
Mrs S Mills	<i>Downie st intersects</i>	<i>Nelson st intersects</i> David Cryon John Slatter H Duperou Mrs Walsh
<i>Rebecca st intersects</i>	Vacant O Monroe A Ertel	<i>Erie st intersects</i>
Owen Hoy Robt Patterson Andw Patterson Anthony Webster R J Harris	Gore st, east side, from Downie to Erie	Grange st, north side, from Waterloo to Front
<i>Grange st intersects</i>	Henry Pauli Mrs R E Street	Separate School Mrs Nichol J P Maybee Public School
Mrs D Ross G S Board John Maxwell G Robinson	<i>Victoria st intersects</i>	<i>Nile st intersects</i>
<i>Douro and Falstaff sts intersect</i>	<i>Dufferin st intersects</i>	
Wm Harris	David Papper Wm Watling Misses A Proctor Wm Willas John Murray G W Cade Wm Stewart Malcolm McDonald	
Galt st, from Church to limits	<i>Nelson, Wellington and Erie sts intersect</i>	
R Stone Wm Hutchinson Samuel McKelvey	Gore st, west side	
<i>John st intersects</i>	John Collison — McHaffie	
Mrs E Robb Walter Murray House of Refuge		

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 T. HAGARTY, Proprietor.
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WESTERN FIRE ASSURANCE CO., TORONTO
 The Leading Fire Co. of Canada. Capital \$2,000,000
 J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

27

— Cook
 Thos Rollison
 W D Cast
 A J Hodgins
 Mrs Salkell
 Vacant
 Mrs Wm Adbert
 Robt Yule
 110 Harry Levett
 J B Hill
 Thos Liddle
 Edw Marshall
 J B Young

Grange st, south side

B Farrow
 L J Holding
 R R Nield
 Miss Hishorn
 Wm Collins
 Robt Beattie
 Vacant
 S J Spencer
 Jas Boothby

Nile st intersects

J F Rodgers
 Jas Moore
 John Crawford
 Thos Crosson
 G C Kerr
 C Scheerer
 Jas Lang
 John O'Hare
 James Wilson
 Mrs Quilter
 C Doney
 John Jones
 James Gow

Grant st, north side,
 from Downy

15 L Newbold

Sometimes **A Clever Young Man**

MAY BE FOUND OCCUPYING A POOR POSITION.
 A BUSINESS EDUCATION ENABLES HIM
 TO SECURE SOMETHING BETTER.

Central Business College

STRATFORD, ONT.
 W. J. ELLIOTT, Principal.

21 L Smith
 25 James Harvey
 James Battley
 Albert McGuire

Grant st, south side

21 John Hover
Macnab st intersects
 34 John Nornabell
 40 Harvey Westbrook
 46 S Heath
 50 H C Iles
 54 Wm Heath

Guelph st, from Nile
 to track

C Waugh
 A Bruce
 James Swift
 M DeLafrineer
 Two vacant houses
 91 Joseph Bart
 B Passon

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

James Fraser
 Miss Mary Scanlan

Mrs B Scanlan
 John Dalzell
 Mrs Mary Carse

Vincent st intersects

F W Buckingham
 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
 A K Riley
 Wm Hill

Avondale ave intersects

W R Hamilton

Huntingdon ave intersects

Wm O'Donnell
 301 John Cahill
 Joseph Hastings

Hibernia st, s side

J M Gotby

You can always get
 the best make of **CLOTHES WRINGERS**
 At **DUNCAN L. MYERS**

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 'Phone No. 31

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

CORONER,

OFFICE, MYERS' BLOCK. HOUSE, COR. CAMBRIA AND ERIE STS.
TELEPHONE—Office 97. TELEPHONE—House 98.

W. S. BOLGER,



GENERAL AGENT Perth Mutu Fire Insurance Co.
National of Ireland Fire Insurance Co.
Queen Insurance Company
North American Fire Insurance Co.

DOWNIE ST., opp. New City Hall.

Dominion House,

OPP. G. T. R. DEPOT.

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M. F. GOODWIN,

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COAL, WOOD, ETC.

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DOWNIE, OPPOSITE NEW CITY HALL.



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It gives insurance at lowest possible rates, based on a selection of the best risks in Ontario
Cities and Towns having approved fire protection.

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OF THE CITY OF STRATFORD

29

Vincent st intersects

Mrs M J Barker
Mrs Freeborn
90 Mrs S Rau
J J Smith
J T McGrath
John Donaldson
138 Albert Yates

John st intersects

W J Norfolk
Geo Foot
Frank Hassell
186 Alex Collins

Avondale ave intersects

W Guy
J F Coughlin
218 P Cahill

Huntingdon ave intersects

R J Gourlay

*Home st, east side,
from Gore to limits*

John Archibald

Grant st intersects

A Oswald
John Brown

Home st, west side

Andrew Verner
Charles Verner
J R McMoran
P Keegan
Mrs Mark
P McDonald
John McDowell

IF
YOU
GET
AN

Opportunity

TO OBTAIN A
Business or Shorthand Education

TAKE ADVANTAGE OF IT.

Central Business College,
STRATFORD, ONT.

W. J. ELLIOTT, Principal.

*Huntingtonave, from
Charles to Avondale
ave*

John McPhilimy
Ed Keane

*Huron st, east side,
from Ontario to limits*

J A Humphry
Jas Dinwoodie
John Swinburn

St George st intersects

27 J H Weaver
27 J A Watson
J J Cartlidge
St Joseph's Church
Rev E B Kilroy
C H McIlhargey
H Wilkinson, soda
water manfr

Vincent st intersects

Mrs M J Barker,
grocer
B Barker, butcher
H Bushfield
Jas McFadden
119 Mrs E H Mow-
bray, grocer

125 J H McLeod
127 Mrs Mary Cloney
133 Wm Wilson
135 Mrs M A McGibbon
137 Robt Terryberry
Vacant

163 Arthur Bushfield
John Grant
Mrs J Grant, grcr

John st intersects

W J Kinsman
A Knechtel
175 Mrs C Witt
Con Keough
211 Mrs M G Engelz
D Scrimgeour

Avondale ave intersects

237 J M Dunsmore,
M D
John Mallion
George Shore
Wm Cottrell
Wm Daly
269 H Duncan

*Huntington ave inter-
sects*

287 D Schroeder
R Abraham
331 Jas Welch

DUNCAN L. MYERS,
HARDWARE.
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AT
LOW PRICES.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

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VERNON'S DIRECTORY

<i>Forman ave intersects</i>	230 Mrs J Imman Mrs Ann Robb	Inverness st, s side
Wm Morris	258 John Gough John Myers	Mrs B Dillon Wm Crozier
Mrs M Laverity	Mrs Mary Flynn W F Wangel	James st, from Morn- ington to William
Albert Williamson	274 Mrs B Carpenter Mrs M Ballantyne	Alex Frame Alex McTavish
John Writt	<i>Huntington ave inter-</i> <i>sects</i>	John st, from Cale- donia to the River
Mrs A H Smith	John Beaumont James Beaumont	Wm H Moore
<i>Matilda st intersects</i>	F Rosel M McComb	58 Mrs Jane Friend John Wood
James Scott	<i>Forman ave intersects</i>	<i>Avon st intersects</i>
T T King	John Duggan John Knowles	J P Woods Hospital
Huron st, west side	Misses M and I Bal- lantyne	Kent st, from Nile to Victoria
Court House	Inverness st, north side, from Downie to Cambria	Mrs P J Writt — Stratton
Stratford Woolen Mills	Mrs Walters Jas Campbell	E P Scott Dominion Hotel
18 J Walkome, carries	15 Geo Hall	<i>Downie st intersects</i>
J Vanstone, wood turner	17 Wm Stone	10 Robt Daly Mrs H Bombray
John Duggan	19 Edward Hill	<i>Strachan st intersects</i>
E Broadhagen	21 Vacant	Joseph Plank John Lee
Wm Buckingham	23 Wm Stark	<i>Gore st intersects</i>
<i>Vincent st intersects</i>	31 N McGraw	Geo Ferguson Joseph Peart Jas Stevenson
123 John Carr	35 W Burt	
124 Mrs Jane Kirkkiff	<i>Gore st intersects</i>	
126 Mrs J Humphry	David Clark	
134 Mrs Mary Leitch	59 Mrs M A Rodgers	
136 Geo Frame	Joseph Rodgers	
152 Benj Williams	67 Vacant	
160 J Flynn	— McLean	
Rev Jas Hammon	Geo Yeager	
Geo E Tune	Wm Hindebrand	
<i>John st intersects</i>		
Vacant		
212 Alex Hoover		
W J Smith		
224 Anthony Lavell		
Mrs M O'Connell		
L Fitzgerald		
<i>Avondale ave intersects</i>		

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO.

MONTREAL. TOTAL ASSETS. \$47,344,000

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

31

Kent Lane, from St
David to Victoria

John Burrows
Geo Smith
David Guthrie
Vacant

King st, east side,
from Ontario to Re-
gent

Albert and Brunswick
sts intersect
John Pringle

Douro st intersects
G A Black
Mrs I A Lamb

King st, west side
H Footwinkler
John McMann
Mrs Martin

Albert and Brunswick
sts intersect
J Wilson
Thos Battersby
Thos Donaghy

Linton ave, from Erie
to limits
Mrs E Hill
J L Young
Mrs G Nickerson
John Bell

Louisa st, north side,
from Dufferin to lmts
A Keefe

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IN...

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Montreal, Hamilton, London, and in nearly
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Geo Weatherby
J McNab
John Lowe
Wm Bowling
John Fell
Joseph Skinner

Louisa st, south side
Wm Harwood
Mrs McGraw
J H Brown
J R Robb

Mackenzie st, north
side, from St David
to Cambria.
— Lanark
John McGeorge
Mrs McKinnon
John Moon
D McKay
Wm Rasey
Mrs Erb
Edward Reilly
R Pitcher
Thos Burney

Mackenzie st, south
side
A A Beattie

Mrs Behrenwald
G F Scheler
A H Clark
H S Miller
Brigham & Ingram,
wood

Market square, from
Downie to Wellington
R J Robins, dentist
Hodgson Bros, cheese
exporters
Thos O'Donnell, flour
Canadian Express Co
A E Ahrens, dentist
Stratford Herald Prtg
Co
U S Consulate
E P Burkholder, book-
binder
Young Men's Christ'n
Association
T B Johnson, butcher
Excelsior Life
Collingwood Meat Co
W R Marshall & Son,
commission
W T Cook, fish dealer
J E Farrow, grocer
Gospel Hall
H Uberlacker & Son,
butchers

Best
makes of **CUTLERY** at Lowest
Prices at **DUNCAN L. MYERS**
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Canadian Bank of Commerce Transacts a General
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Capital, \$6,000,000. Interest allowed on deposits.

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Every facility for producing First-class Work
in every style of

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in the City.

G. F. MAITLAND.



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\$1.00 PER DAY.

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Attentive Hostler.

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LIQUORS and CIGARS.

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WOODS & COUGHLIN,

BARRISTERS, ETC.

OFFICES, IDING TON BLOCK,
Entrance on Market St.

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ALL THE NEWS

The Stratford Beacon

(DAILY AND WEEKLY).

Everything in the **PRINTING** line at the BEACON
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for travelers.
\$1.00 per day. Market Square.

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Head Office,
Toronto.

The accumulated savings of the members as paid monthly are invested under
the Monthly Payment System on first mortgages and
advances on members' stock.

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

33

Market st, east side,
from the River to
Albert

Ontario st intersects

- 2-4 Vacant
- 6 Canadian Bank of Commerce
- 8 James Pequagnat, watchmaker
- 8 Corcoran Tea Co
- 8 A McLaren, cheese dealer
- 8 Miss K Gallagher
- 12 G Larkworthy, butcher
- 14 Dobson & Johnston, boots
- 16 Knechtel & Schlottbauer, boots
- British Mortgage Loan Co
- 18 McPherson & Davidson, barristers
- 18 T J Hepburn, C E
- 18 De La Frasier Bros, photos
- 20 A H Alexander, bookseller
- 22 W L Scott, grocer
- 24 Vacant
- 24 Trow Bros, conveyancers

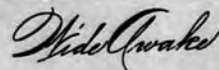
Albert st intersects

Market st, west side

P O Building

Ontario st intersects

- 1 Bank of Montreal
- 3 Central Business College



Business men send their sons and daughters to the

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

- 3 Smith & Steele, barristers
- 3 Thos Ballantyne & Sons, cheese
- 3 J D Monteith, M D
- 3 R T Harding, bstrs
- 3 E H Eidt, dentist
- 3 Wm Gordon, lumbr
- 3 R B Barber, archtcr
- 3 P Dierlamm, artist
- 3 London Life
- 3 W J Ferguson, dry goods
- 5 Clement McIlhargey
- 7 Thornton & Douglas, clothiers
- 11 W J Becker, photographer
- 11 Woods & Coughlin, barristers
- 11 John O'Donoghue, insurance
- 11 Ewart & McPherson, auctioneers
- 11 Davis & Van Buskirk, surveyors
- 11 H M Johnson, ins
- 11 Ross & Riddaway, grain
- 11 John Idington, Q C
- 13 Duncan Ferguson Co, dry goods
- 15 J R Couse, barber
- 15 John Brown, ticket agent
- 17-19 A Macdonald, dry goods
- 21 W R Hamilton, dentist
- 21 Shaver & Co, druggists
- 23 W E Jones, watchmaker
- 25 Gibson's confectnry
- 27 H W Thomson, druggist

Wellington st commences

Mary st, east side,
from Mornington to the River

D McCallum
Edwin Collins

Elizabeth st intersects

Public School

Mary st, west side

H M Johnson
E S Smith

Elizabeth st intersects

Gold Dust Hard Grained, **Powder** Smokeless Shot Gun
At DUNCAN L. MYERS, Hardware, Market Square. Phone 31

CANADIAN BANK OF COMMERCE

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

34

VERNON'S DIRECTORY

Mrs C L Plummer <i>William st intersects</i>	Milton st, north side, from Downie to Bay	Vacant Geo Wesley A Dunko Wm Taylor
Geo Ballantyne Jas Stinson	Alex McPherson Alex Lefevre Adam Paff M F Goodwin Geo Simpson Thos Bartin Mrs Stanford	Monteith ave, from Erie to limits
Matilda st, east side, from Huron to limits	<i>Nile st intersects</i>	C S Keller John Dyer
Ed Wilson Mrs Ellen Doherty John Laing John Hickey David Elliott	Jas Vollett Geo McFadden Joseph Brown Wm McDougall Wm Huff John Scanlan Thos Bisphan	Mornington st, north side, from St George to limits
Matilda st, west side	Milton st, south side	1 James Steele Alex Braid H Packert Mrs L Harrison
Geo Litt Martin Duffy Patrick Casey	R T Buchanan Nelson Brisbon R Gordon	<i>Mary st intersects</i>
Mercer st, from Caledonia to Britannia	<i>Nile st intersects</i>	James Turner Andw Sanderson Robt Shore
Robt Smith	Fred Bloxam Wm Dann — Wallace John Kennedy Mrs Dunhonn Thos Quirk James Topp John Walch Jas Wilson Arthur McCaffery John O'Grady Miss M O'Grady	79 Wm Ewart 83 Wm Allan 91 M Hyde Geo Malcolm Vacant
Mill st, east side, from Huron to Norman	<i>Cairnes st intersects</i>	Alex Connolly John Smith Wm Kindraide Wm Hyde
James Walkem W I Becker 24 Henry Cornell Geo McLagan, furniture David Easson Geo McLagan	Moderwell st, from Monteith ave	Mornington st, south side
Mill st, west side	A Hetherington	John A McCarty John Corrie Wm Gordon
James Bryant Thos Collins		

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Four Classes of Stock issued. Write for particulars. No Entrance Fee. No Fines. Money to Loan. **John C. Monteith,** Agent, Stratford.

OF THE CITY OF STRATFORD

35

Vacant lot
James Dow
John Evans

Princess st intersects

Mrs C Causton
130 Vacant
Mrs WSutherland
138 Henry Beckford
Miss M Blain
Wm Battershall
John Idington

Mowat st, east side,
from Gore to limits


A Anderson
R J Vollett
Kindergarten School
H Pepper
Vacant
J H Smith
R Proctor
— Ingram

Mowat st, west side

Jacob Wahl
Charles Harvey
W H Erb
R C Ferguson
A Muir
Samuel Robb
M Verner

Blake st intersects

Yule Whaley
Mrs Chippenden
Geo Dean
H Neal
Paul Elder
A L Lye
J B Smith



AWAITS THOSE WHO PREPARE FOR IT.

Central Business College

STRATFORD, ONT.
W. J. ELLIOTT, Principal.

Nelson st, north side, from St Patrick	Wm Johnson Ed McAllister E Wicke F Calder J H Schmidt Harris Raodhouse Wm Plummer Vacant John Walker	Wm Norris Wm Bernard
<i>St David st intersects</i>	87 E J Kneitl M Gleason John Heaty John Stubbs Mrs Edwards Jas O'Hara Jas Rankin Mrs Moore D MacDougall	<i>Railroad ave intersects</i>
Mowat st, west side	Jacob Wahl Charles Harvey W H Erb R C Ferguson A Muir Samuel Robb M Verner	L McFee — Smith John Wilson Geo Woodhouse W H Cowan
<i>Blake st intersects</i>	Yule Whaley Mrs Chippenden Geo Dean H Neal Paul Elder A L Lye J B Smith	<i>Elm st intersects</i>
Mowat st, east side, from Gore to limits	A Anderson R J Vollett Kindergarten School H Pepper Vacant J H Smith R Proctor — Ingram	Wm Spence E Adrahaw 325 E Stewart Chas Snagel Patrick Dwyer Joseph Embling
Mowat st, west side	Jacob Wahl Charles Harvey W H Erb R C Ferguson A Muir Samuel Robb M Verner	<i>Chestnut st intersects</i>
<i>Blake st intersects</i>	Yule Whaley Mrs Chippenden Geo Dean H Neal Paul Elder A L Lye J B Smith	Nelson st, south side
Mowat st, east side, from Gore to limits	A Anderson R J Vollett Kindergarten School H Pepper Vacant J H Smith R Proctor — Ingram	Jas Bennoch
Mowat st, west side	Jacob Wahl Charles Harvey W H Erb R C Ferguson A Muir Samuel Robb M Verner	<i>St David st intersects</i>
<i>Blake st intersects</i>	Yule Whaley Mrs Chippenden Geo Dean H Neal Paul Elder A L Lye J B Smith	86 Mrs J Wright 90 — Wilson Geo Hunter T O'Flaherty 112 Wm Douglas Frank Smith 126 R Forest
Mowat st, east side, from Gore to limits	A Anderson R J Vollett Kindergarten School H Pepper Vacant J H Smith R Proctor — Ingram	
Mowat st, west side	Jacob Wahl Charles Harvey W H Erb R C Ferguson A Muir Samuel Robb M Verner	
<i>Blake st intersects</i>	Yule Whaley Mrs Chippenden Geo Dean H Neal Paul Elder A L Lye J B Smith	

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HARDWARE, MARKET SQUARE. 'Phone No. 31.

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

36

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J. P. MABEE,

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JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

37

F Ubelacker
140 Henry Ubelacker

Cambria st intersects

146 John Rehberg
154 W J Morrow
158 Henry Altstadt
166 A Todd
170 J R Low
178 Wm Helson
Mrs Gilhson

Gore st intersects

W J Pepper
Peter Smith

Louisa st intersects

252 Geo Ford
Robt Thompson
262 John Nearns
N Bailey
H Moulton

Elm st intersects

306 Miss Sullivan
312 Rev Geo Law
Chas Keller
Mrs Brownlee
Jas Hackings

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

Mrs Chas Stocks
Vacant
C J McDonald

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

John Lander
Mrs Dallas
John Holles
Arthur Day

Rebecca st intersects

F B Pratt
John Rutherford
Chas Bailey
124 L J Sarvis, grocer
Mrs C Norfold

Grange st intersects

Walter Hord
J A Duggan

Douro st intersects

Miss A O'Brien
Chas Cumming
T H Mahony
Mrs Moir
Louis Moir
B Ennis
Michael Guerin

Out Record

IN ASSISTING
STUDENTS
TO GOOD
SITUATIONS;

IS A GOOD ONE.

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STRATFORD, ONT.

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*Falstaff and Milton sts
intersect*

E Coke
Peter Endcox
J S Brown

Kent st intersects

Vacant
Mrs Thos Fleming
David Morrison
Jas Booker
Wm Meredith
John Hurley
Mrs Daniel Harkins

Brant st intersects

Vacant
Geo Hamilton
James Barker

Nile st, west side

P R Jarvis

Cobourg st inter sects

Mrs Foley

*Ontario and Albert sts
intersect*

Mrs Meegan
James Fringle

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REVOLVERS,
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140 Henry Ubelacker

Cambria st intersects

146 John Rehberg
154 W J Morrow
158 Henry Altstadt
166 A Todd
170 J R Low
178 Wm Helson
Mrs Gilhson

Gore st intersects

W J Pepper
Peter Smith

Louisa st intersects

252 Geo Ford
Robt Thompson
262 John Nearns
N Bailey
H Moulton

Elm st intersects

306 Miss Sullivan
312 Rev Geo Law
Chas Keller
Mrs Brownlee
Jas Hackings

Nile st, east side,
from the River to
South

Mrs Chas Stocks
Vacant
C J McDonald

Cobourg st intersects

Mrs Proctor
H J Powell

Ontario st intersects

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W C Orr

Albert st intersects

John Welsh
Chas Packert
G Horn

Brunswick st intersects

John Lander
Mrs Dallas
John Holles
Arthur Day

Rebecca st intersects

F B Pratt
John Rutherford
Chas Bailey
124 L J Sarvis, grocer
Mrs C Norfold

Grange st intersects

Walter Hord
J A Duggan

Douro st intersects

Miss A O'Brien
Chas Cumming
T H Mahony
Mrs Moir
Louis Moir
B Ennis
Michael Guerin

*Falstaff and Milton sts
intersect*

E Coke
Peter Endcox
J S Brown

Kent st intersects

Vacant
Mrs Thos Fleming
David Morrison
Jas Booker
Wm Meredith
John Hurley
Mrs Daniel Harkins

Brant st intersects

Vacant
Geo Hamilton
James Barker

Nile st, west side

P R Jarvis

Cobourg st intersects

Mrs Foley

*Ontario and Albert sts
intersect*

Mrs Meegan
James Pringle

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

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VERNON'S DIRECTORY

Mrs Gain John Lloyd <i>Brunswick st intersects</i> Vacant Charles Hornick Mrs Jas Linwood <i>Rebecca st intersects</i> Public school <i>Grange st intersects</i> Chas Wingerfelder M D Hushin Robt McIntosh A E Ball <i>Douro st intersects</i> Chas McLellan Thos Weir Mrs M J Dobson <i>Falstaff st intersects</i> Robt Telford Geo Yeo L McCormick John Crowley S Wright Mrs E McGowan E H Numms <i>Millon st intersects</i> Otto Fleischauer J Scarth <i>Shakespeare st intersects</i> A Mathews' hotel G T R station <i>Kent st intersects</i> F Ryan Ed Hayman	Henry Kirby Mrs S P Farquharson Vacant <i>Norman st, north side, from Mill to Huntington</i> 1 John Vanstone 5 James Vanstone 7 Mrs G Smith S S Fuller 31 Alex Cavon <i>Vincent st intersects</i> J M Dunsmore, MD 53 Joseph Johns 57 Mrs Jane Heslop 73 Charles Carter — Benson G Woodhouse Fred Cox Mrs Gardiner Alex Ross 95 I Baker Chas Cryan Geo Douglas <i>John st intersects</i> Mrs Ann Mod- well R Cassch 151 G F Maitland Chas Scott Frank Tilley Wm Turnbull <i>Avondale ave intersects</i> John Stock Robt Hassell L Hassell	<i>Norman st, southside</i> E B Jolliffe Michael Durney Miss A McPherson <i>Vincent st intersects</i> Mrs E Horne H Wilkinson Fred Baker Ed Flynn Wm Nichol C Quilnan C J McGregor A J McPherson <i>John st intersects</i> J G Hossie <i>Avondale ave intersects</i> Henry Thomas <i>Ontario st, north side, from Huron to limits</i> 2 Wm Watson, tailor 2 Wm C Wright, butcher 4 Macklin's storehse 6 M O'Brien, Laker 10 M Colter, watch- maker 12 RW Roberts, pianos 14 J M Fraser, dry goods 16 Vacant 18 Wm Macklin, dry goods 20 Vacant 22 Joseph Rankin, con- fectioner 24 Chas Carter, pianos 26 G J Waugh, drugs
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MARKET SQUARE.

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One of the Largest Insurance Companies of Canada. Fire and Marine.
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OF THE CITY OF STRATFORD

39

28 Frk Garuse, fruits
30 T Lawson, boots
32 Alex Beattie & Co, grocers
34 Singer Mfg Co
34 Wm Smith, insurce
36 Vacant
38 Mrs E M Dalton, fancy goods
38 Allan Portrait Co
38 D B Fraser, M D
38 Miss McNaughton dressmaker
40 J H Kemner, book-
seller

Erie street intersects

Post Office
Customs
Inla d Revenue

Market st intersects

50 Walsh Bros, grcrs
52 Miss Sullivan, drss-
maker
52 Robinson & Co, dry goods
54 Vacant
56 A J Jeffrey, hard-
ware
58 J L Bradshaw, china
60 R S Porteous, fur-
niture
62 Graber & Son, hardware
64 A J McPherson & Co, furriers
64 Walter Miller, in-
surance
64 Beattie & Rodgers, dressmakers
64 Stratford Hedge Co

IN ORDER TO LIVE

WE MUST HAVE . . .

GOOD

Board

In order to live in business we must have

GOOD EDUCATION.

Central Business College

STRATFORD, ONT

W. J. ELLIOTT, Principal.

64 J M Dunsmore, M D

70-72 Beacon office
74 Vacant
76 Wm Crispin, pnter
78 Vacant
80 F J Sylvester, stvs
82 J Welch, shoemkr
84 W L Venton, hrnss
86 Lamb & Bate, pumps
88 Wm Sheardown, horseshoer
90 B S Farrow, livery
Knox Presbyterian Church

Waterloo st intersects

Perth Mutual Fire Ins Co
A E Cash, grocer
Samuel Kaiser
J Hodgins, V S
Vacant
John Roach
Thos Hearn
Wm McIntosh
David Addie
A Campbell
John Stevenson
T O'Brien
Baptist Church

Nile st intersects

A McKenzie
Vacant
Geo Curkworthy
A Robinson
Joseph Roddick
Thos Tobin
Mrs M Gildner
Mrs Ainsworth
Chas McIntosh
Con Hamel
A Gourley
J L Bradshaw
Wm Hepburn
Wm Crispin
J P Kelley
Wm Bowles

Front st intersects

A Carman
Geo Leversage
T D Tuttle
Vacant

Park st intersects

G W Lawrence
A Reddway
Mrs Dunsmore
Wm Dick

Queen st intersects

DUNCAN L. MYERS,

HARDWARE,
MARKET SQUARE
TELEPHONE No. 31.

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.

CAPITAL, \$6,000,000.

Interest Allowed on Deposits.

40

VERNON'S DIRECTORY

J. L. BRADSHAW,

—DEALER IN—



China, Glassware, Crockery, Lamps

CUTLERY and SILVERWARE.

ONTARIO STREET. - STRATFORD, ONT.

CLASSIC SHOE PARLOR.

YEO & FARROW,

THE LEADING DEALERS IN

HIGH-CLASS FOOT-WEAR

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W. Hepburn, 17

R. WHITE & CO.,

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Clothing



MEN'S FURNISHINGS
and HATS

Manufacturers

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CITY OF STRATFORD

41

A H King
Mrs A Corrigan
Donald McLellan
Geo Brewer
Athletic Park

Railroad Track

Romeo st intersects

CENTRAL BUSINESS COLLEGE
Stratford, Ont.

Young ladies and gentlemen educated for usefulness.

W. J. ELLIOTT, Principal.

Ontario st, south side

- 1-5 R White & Co, furniture
- 7 Cardigan Overshoe Company
- 7 Ballantyne Dairy Supply Co
- 9 Wm Codd, pork dealer
- 11-13 Walsh Bros, wns
- 13 Mrs Piltz, dressmkr
- 15-17 Alex Smith, plumber
- 19 Jacob Pauli, butchr
- 21 Wm Casson, painter
- 23-25 A Ward, plumbr
- 29 John Dutton, drgst

Eric st intersects

- 31 W J Ferguson, dry goods
- 33 Alex MacLean, tlor
- 35-39 Bank of Montreal

Market st intersects

- 47 Vacant
- 49 Gordon & Orr, drygoods
- 51-53 J A Duggan, drygoods
- 55 J Welsh & Son, watchmakers

- 57 J P Kelley, tailor
- 61 Stratford Shoe Co
- 63 H N Packert & Co, druggists
- 65 T Gillespie, billrds
- 67 A P McLean, tailor
- 69 B C Teskey, brbr
- 69 J Dow, implemnts
- 71 J J O'Brien, grcr
- 73 J C Schmid, implements
- 75 Vacant
- 77 J M Beutter, watchmaker
- 79 85 Albion Hotel
- 87 E A Paeckert, repairer

- 91 E Paeckert
- 93 Stratford Clothing Company
- 93 Misses Stogdill, dressmakers
- 95 W R Roffey, confectioner
- 97 M McCauley, btchr
- 99 Collins & Skelton, livery
- 105 Vacant

Waterloo st intersects

Queen's Hotel
W Steele

- Mrs Noland
- D Davis, grocer
- James Stewart
- Vacant
- P Petch
- C Edmunds
- Vacant
- Vacant
- W W Cowan
- G M Hadcock

Ni: st intersects

- Geo Spriggs
- Ed Mitchell
- J R Stewart
- Mrs Lang
- T Beadle
- Frank Nash
- Joseph Sager
- James Malone
- Mrs Wm Corrie
- John McIntyre
- Thos Stoney
- Chas Welsh
- Jos Orr

Front st intersects

- Wm Ellis
- M Bidwell
- Peter Richards
- Frank Pratt, grocer

BIRD CAGES
HARDWARE.

A NICE VARIETY AT

DUNCAN L MYERS,

Market Square, Phone 31.

4

CANADIAN BANK OF COMMERCE
CAPITAL, \$6,000,000.

*Transacts a General
Banking Business.*

Interest allowed on deposits

42

VERNON'S DIRECTORY

John Diment
Ed Edwards
Wm Gordon
J A White
Wm Hudson
Vacant

Queen st intersects

Anthony Hill
John Walsh
J B Capitan
C Feik
Mrs Julia Gal-
lagher
Ed Climo
Alfred Pratt
W Porter

411 Mrs M Gibbons
Wm Hornick
Mrs Dow
Mrs Graber
Ed Keender
R McNeil

Railroad Track

Geo Harvey
Geo Close

Romeo st intersects

Robt Renwick
Vacant
Martin Edgar
James Martin
Wm Clark
Samuel Edgar
Michael McCauley

Perth st, from Downie

Rev Daniel Kreh
F Stewart
John Battley

**Princess st, from
Mornington to Earl**

David Townsend
B Barker
C Bennington
65 Geo Warner
75 Wm McKay

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

Queen's Park
*Cobourg, Ontario and
Albert sts intersect*

Danl McMillan
John Doherty
D T Irwin

Brunswick st intersects

180 Saml Robertson
Hugh Cane
Geo Cooper
Mrs Cullerton
J Johnson
John Beadle

Douro st intersects

Jos Gant
Mrs McGear
Mrs Driscoll
John Hoflich
J J Martin
Patrick O'Leary

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

M McLaughlin
Albert Etherington
James Eastwood
Wm Bickford
John Martin
Jas Collins
Patrick Murphy

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

Nelson st intersects

John Bissett
M McLaughlin
R Beattie
Macdonald Mfg Co
John McPhee
Vacant
J McQuaid
Jas McKee
Robt Walker
Mrs J McHugh
John Chippenden
Ed Welch
P Bradshaw
M Reddey
D R Bowd

Chestnut st intersects

Mrs Mein

COMMERCIAL HOTEL

\$1.00 PER DAY.

T. HAGARTY, Proprietor.
MARKET SQUARE.

WESTERN FIRE ASSURANCE CO., TORONTO
The Leading Fire Co. of Canada. Capital \$2,000,000
J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

43

**Railway ave, south
side**

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

Nelson st intersects

A McPhee

Elm st intersects

Wm Anderson
Vacant
John Bowling
A Haines
S Dunhill
R Carson
Mrs Steven
A B Boulton
S McClatchey
John Jacobs
G T Smith

**Rebecca st, north
side, from Waterloo
to Front**

Mrs E Tank
Chas Hammer

Nile st intersects

Andrew Holler
Mrs Hearn
B Paddon
20—
M Varmer
Mrs Yeandle
Mrs McHugh
Levi Mallo
Robt Jezard



ARE HELD BY GRADUATES OF THE

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Rebecca st, south side

Nile st intersects

J A Carey
Chas Penprase
J A Morrison
Harry Levett
Bert Allan
Jas Douglas
Jas T Waddell
Andrew Waddell
Adam Clark
Jas Hesson
Joseph Wilson
Robt Cardwell
Jas McMann
Wm Blair

**Regent st, north side,
from Bay to limits**

T Dolan

Well st intersects

40 Mrs Hearn

Queen st intersects

P M Geary
Daniel Halpin
Thos Glasscock
Joseph Bart

Wm Moore
L Etherington
Alfred Hovey
M McLaughlin

Regent st, south side

T A Norris
Jas Kelly
B W Coulter
Vacant

**Romeo st, east side,
from the River to
limits**

John Hillman

*Albert and Brunswick
sts intersect*

E Lamb
Mrs Scanlan

Douro st intersects

T R McCarthy

Regent st intersects

Railroad track

Wm Hutchinson
David Jacobs
Andrew Hutchinson

The Sherwin-Williams Paint

COVERS MOST.
LOOKS BEST.
WEARS LONGEST.
FULL MEASURE. ★

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

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Perth Brewery, Stratford, Ont.
XXX Ale and Porter.
Bottled Ale and Porter. Specialties.
P. O. BOX No. 314, Stratford. TELEPHONE 134.

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... of Canada, Limited.

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TELEPHONING.

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It gives insurance at lowest possible rates, based on a selection of the best risks in Ontario
Cities and Towns having approved fire protection.

J. C. MONTEITH, Local Agent, STRATFORD.

OF THE CITY OF STRATFORD

45

Romeo st, west side

J Reiger
Mrs M Walker

*Albert and Regent sts
intersect*

John Clamey

Railroad track

Wm O'Brien
B O'Brien
Mrs T Champaine
J Routier

**St Andrews st, north
side, from Ontario to
limits**

Court House
County Jail
Mrs M Odbert
John Byers
Collegiate Institute

**St Andrews st, south
side**

Public School
St Andrew's Church

Birmingham st intersects

R W Roberts

**St David st, east side,
from Downie to Bir-
mingham**

G T R shops

*Nelson, Wellington and
Erie sts intersect*

Vacant

THE
Code

FOR A BUSINESS
EDUCATION IS
NOT AN EXPENSE

IT'S AN INVESTMENT.

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

St David st, west side

Patrick Heaney
Mrs James Gunn
M Crawford

Victoria st intersects

H Davis
Mrs Solly

McKensie st intersects

Daniel Gray
H Richardson
A Klophef
H Paton
T J May
Mrs Booker

Argyle st intersects

Wm Read
Colin Zalm
John Leith
Wm Campbell
Geo Hickey

Stratford st intersects

John Mathews

Nelson st intersects

Mrs E McCallum
Wm Small

Mrs J R Scrimgeour
John McMaster
H W Cox

Wellington st intersects

W C Myers

Erie st intersects

J Walsh

Shrewsbury st intersects

A Groffitt
D D Hay
Vacant

R Larmour
Alex Christie
Mrs M Simson
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 Dufton
Mrs E Dufton
John McMillan

HOCKEY SKATES

THE BEST
MAKE AT

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Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

46

VERNON'S DIRECTORY

St George st, w side 14 M Schiveitzer Chas Cornell <i>Hibernia st intersects</i> D B Fraser, M D W R Marshall <i>Caledonia st intersects</i> Miss C Crerar Mrs H Filey C E Nasmyth 82 Wm Mowat <i>Charles st intersects</i> Rev David Williams Miss C Ewart Geo Hess Frank McCann	St Patrick st, s side Lumber Yard <i>Nelson st intersects</i> Mansion House <i>Wellington st intersects</i> Dierlamm & Sack <i>Eric st intersects</i> Shakespeare st, n side, from Downie to Front John Badour James Fair Mrs A Clayton Thos O'Connor Mrs Tourist Mrs Gibson W S Bolger Mrs Bolger, 100r Wm Hastings Fred Hayhow Vacant Jos Clegg J C Robinson W H Chidley Sampson Gill 102 Thos Burr Fred Mingay C Wren Imperial Oil Co	Finkle's Evaporating Factory Shrewsbury st, east side, from St David to Cambria J J McIntyre Geo Kay A J Jeffery Shrewsbury st, west side Vacant Mrs J A Scott <i>Centre st intersects</i> Wm Preston South st, north side, from Downie to Track <i>Nile st intersects</i> Vacant Fred Ingram Geo Lufton Daniel Hishon Thos Curtis David McIntosh Chas Trombley John Hardman Henry Brewer
St Michael st, from Huron to William Patrick Grelish Mrs C McDerimid J D Riddell Mrs E Gaudy	Shakespeare st, s side Ross & Reddaway, grain <i>Nile st intersects</i>	South st, south side Wm McGar Mrs Day John Dean Wm Harvey Mrs Patrick Hurley
St Patrick st, north side, from Downie Benj Balkwell <i>Nelson st intersects</i> John Yeandle <i>Wellington st intersects</i> W C Moody Jno Morris, blacksmith <i>Eric st intersects</i>		

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO.

MONTREAL. TOTAL ASSETS. \$21,344,000

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

47

Wm Argue
Peter Loney
Jas Hopcraft
Chas Lundy
J D Woods
Thos Kilmoran
Thos Boll
Jas Shuttle

Strachan st, e side, from Gore to limits

Robt Davidson
Miss McNally
J B Myer
Miss M J Hall
Thos Odbert
T J Hutchinson

Strachan st, w side

G Knechtel
Public School
Miss E J Garden
Samuel Dawes
Robt Hideman
Wm Deacon
F Gilliland
Mrs McAskwill

Stratford st, n side, from St David to Cambria

J Henry
46 Francis Saxton
Vacant
Thos Howse
E Chandler
H Babcock
S Cameron
E W Harris
Vacant

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How many young men attribute
their start in life to the training
received in the

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Thos Egan
Ronald Cameron

Stratford st, s side

Henry Domaint
Daniel Waters
Mrs M Wright
Charles Ellis
Geo Whittlauffer
J R McDonald
P Dierlamm
Thos Burgess
Mrs Tutty

Victoria st, n side, from St David to Gore

A Rodgers
C F Guthrie
C E Scarlett
J Huether

Victoria st, south side

Mrs Barton
Vacant
Robt Thompson
Thos Battie
Vacant
Mrs McLenan

Kent st intersects

T O'Leary
John Sillefant
John Sullivan

Vincent st, east side, from Galt to the River

Miss A Jagum
W R Miller
Mrs L Sillifant

Cambria st intersects

Vacant

Centre st intersects

Vincent st, west side

Cambria st intersects

Jos Dunn
W L Scott

Centre st intersects

D Stewart
A H Alexander
Jas Pringle

St David st intersects

N McNichol

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LIMITED.

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GENERAL GROCERS,**

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Cash paid for all kinds of Grain.

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TORONTO
Established 1851. CAPITAL, \$2,000,000.
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OF THE CITY OF STRATFORD

49

Water st. north side,
from Waterloo to
Front

Stratford Bank
12 J J Johnson

Nile st intersects

John Ross
Thos McBurney
Wm Kane
Robt Hamilton
T Coppin
R Marshall
Miss M Crerar
J W Penny
John Fraser

Water st. south side,
R J Carpenter
J H Kenner

Nile st intersects

D Farrow
J J Hyslop
Mrs Burnham
Wm Lucas
Nelson Lawson
Fred Bond
Mrs C Mannering

Waterloo st. east
side, from the River
to Downie

James Codd
Peter McNab

Cobourg st intersects

Mrs Grace Walters
*Ontario Albert and
Brunswick sts intersect*

Home or Interest

ARE TO BE FOUND IN THE
CATALOGUE OF THE . . .

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CIRCULARS FREE

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Vacant
Benj Allan
W H Roberts
Loretto Convent

Grange st intersects

Methodist Church
Rev I K Birks
Mrs Irving

Douro st intersects

Geo Gastrell
Ed Fitzgerald
Thos Walker
Ed Mackalier
Crown Hotel

Waterloo st. w side

Mrs Jas Sleet
A Kay
Robt White

Cobourg st intersects

H D Farrow

*Ontario, Albert and
Brunswick sts intersect*

Geo Frederick

George st intersects

Samuel Hunn
Chas Brothers,
119 John Quirk
125 Wm Blair
John Whitchurch

Well st. east side,
from Brunswick to
Regent

Saml Holt

Geo Pettie
John Moore
Vacant
R Mortimore
P J Ferguson
Thos Balch
M Dirkin
Wm Hinchey

Douro st intersects

Geo James
John Pratt
Two vacant houses
Mrs Alcott

Well st. west side

John Dixon
J J Yeoward
James Jones
Geo Carpenter

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CAPITAL. \$6,000,000. Interest Allowed on Deposits.

50

VERNON'S DIRECTORY

Geo Minshell J F Spencer <i>Douro st intersects</i> Henry Johnson James Slatterie Thos Dawes Thos Neven Miss Jane Gamble Two vacant houses Thos Jamieson	John Kastner Jas Dunn Vacant James Markey S J Hickey	33 City Hotel 35 O B Sabastin, barbr 37 E J Johns, druggst 39 Wm Nichols, fancy goods 41 A G Lloyd, grocer 43 G B Wray, grocer 43 Miss Neil, drsmkr 45 John Byers, seeds 47 Wingefelder, Bros, butchers 49 Lee Sam, laundry 51 T J O'Brien confctr 53 J A Caslake, plmbr 53 Geo Fisher, grocer 55 Stratford steam laundry 57 J H Lawson, hrnss 59 Parisian steam laundry 59 J Heinbueh, shoe- maker
Wellington st, east side, from Market to Gore City Hall <i>Market st intersects</i> <i>St Patrick st intersects</i> Mansion House Mrs C Lee Wm Burdon C H Gifford Jas Russell Jas Morrison Wm Neil Fred Winckler John Reid Gas Works <i>St David st intersects</i> Thos Henderson J Leutenmiller Geo Jackson Wm Evans Wm Watson Robt Greig Mrs John Baird <i>Cambria st intersects</i> Thos Marks	Wellington st, west side 1 J A Bothwell, dntst 1 B C Hawke, M D 1 Dr Robertson 1 Miss Forest, dress- maker 1 W Mowat & Son, private bankers 3 D L Myers, hdwre 5 F Pratt & Son, printers 7 Barnsdale Trading Company 9 Dufton & Tilly, dry goods 11 Royal Hotel 13 Cabinet Hotel 15 Robt Storey, harns 15 Pigeon & Daly, inplements 17 A Brandenberger, stoves 17 Miss Dwyer, dress- maker 19 John McCauley & Sons, butchers 21 G Schwoob, barbr 23 Jas Lloyd, fruiterer 25 Yeo & Farrow, bts 27 J Whyte & Sons, butchers 29 John C Monteith, insurance 29 J A Humphrey, grocer 31 Massey, Harris Co	<i>St Patrick st intersects</i> J R Dunn Mrs Elworthy Mrs L Merkins Vacant C Hamel Wm Wangel — Hays J W Chowen Geo White Alex Vivian James Hodd Jos King Stratford Gas Co <i>St David st intersects</i> Peter Durst Mrs Dennis Mrs Hall Mrs McLarty

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51

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BUSINESS COLLEGE,**
STRATFORD, ONT.



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DAY AND EVENING SESSIONS.

John McLagan
M Frawley
John Morris
John Edwards
Mrs Purdie
H Burges
Ed Kastner

Cambria st intersects

**William st, north
side, from St Michael
to James**

Hamilton st intersects

Mrs R Smith
E H Eidt
M McFarlane
Wm E Jones
Simon Wildfong
John Orr
Robt Easson

Mary st intersects

— Busk
John Oman

Daniel Gleason
— Smith
Mrs M Stone
Geo Stone
Mrs H Longfoot

William st, south side

A E L Easson
R S Porteous
A Moderwell
27 Wm Dorans
Wm Easson
Sawmills

Mary st intersects

Alex Easson
Wm Swallowell
Thos Woodowe
Wm Blachford
Mrs B McLennan
Mrs J Ferguson
And Blay
J R Longfoot

**Worsley st, from
Birmingham to Vin-
cent**

Thos Lake
Chas Dean

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SOLICITOR FOR
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General Life
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Company

The Best Company for the Best Risks, because it has the Lowest Death Rate

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Head Office, Toronto. The accumulated savings of the members as paid monthly are invested under the Monthly Payment System on first mortgages and advances on members' stock.

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CITY OF STRATFORD

73

Beadle, A Edwin, woolen mills, bds Ontario
Beadle, T, ret, h Ontario
Beadle, W H, woolen mills, bds Ontario
Bean, Geo, h Bay
Bean, Mrs Mary (wid Wm), h Cambria
Beattie, A A, G T R employe, h Mackenzie
Beattie, Alex. & Co, grocers, John Hislop, mgr, 32 Ontario
Beattie & Rodgers, dressmakers, 64 Ontario
Beattie, John, flax mill, h Erie
Beattie, R, G T R employe, h Railway ave
Beattie, Robt, G T R employe, h Grange
Beaumont, Jas, G T R shops, h Huron
Beaumont, John, labr G T R, h Huron
Beck, Geo, clerk, h Charles
Becker, Geo, crpnr, bds Cambria
Becker, Jno, plng mill, h Cambria
Becker, John, jr, carpenter, bds Cambria
Becker, W I, photographer, 11 Market, h Mill
Beckford, Edwd, labr, bds William
Beckford, Henry, teamstr, h 138 Mornington
Beckford, Wm, h Queen
Begg, A S, trainmaster, h Church
Behrenwald, Mrs, h Mackenzie
Beech, Ernest, bkr, bds Elizabeth
Beech, Geo, clerk, bds Elizabeth
Beech, Jos, ins agt, h Elizabeth
Bell, H B, clerk, bds Bay
Bell, J H, fireman, bds Bay
Bell, John, fitter, h Linton ave
Bell, Mrs M J, h Bay
Bell, Thos, ret, h South

TELEPHONE

Principal

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STRATFORD, ONT.

If you require a Bookkeeper or Stenographer.

Bell Telephone Co, Wm T Douglas, local mgr, 8 Downie
Bell, Wm, G T R employe, h Douro
Bennington, Chris, lab, h Princess
Bennington, Wm, electric light, bds Princess
Bennoch, Jas, lumber, Nelson, h Daly ave
Benson, —, pedler, h Norman
Bernard, Mrs Jane, h Brunswick
Bernard, Wm, G T R, h Nelson
Bernhard, John, brbr, 70 Downie
Bernhardt, John, h Douro
Berry, Jos, 86 Downie
Best advertising medium in Stratford and Perth county is the Herald
Best printing at the Herald job department
Be wise and advertise in the Herald
Beulah Faith Home, Ellen and Edwin L Raymond mgrs, Avon
Beuttenmiller, Frederick, butcher, bds Wellington
Beuttenmiller, John, G T R employe, h Wellington
Beuttenmiller, John, jr, butcher, bds Wellington
Beuttenmiller, Wm, G T R employe, bds Wellington
Beutter, J M, wtchmkr, 77 Ontario
Bews, Chas, cuttr, bds St Andrew

The Sherwin-Williams Paint made to Paint with at
DUNCAN L. MYERS

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5

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

74

VERNON'S DIRECTORY

Bidwell, Math, tmstr, h Ontario
 Birks, Rev I K, pastor, Methodist Church, h Waterloo
 Bisphan, Thos, boilrmkr, h Milton
 Bissett, John, core maker, h Railway avenue
 Black, Mrs C, h Falstaff
 Black, Geo A, G T R, h King
 Blacklock, Jos, mchnst, h Centre
 Blackwell, J M, shoemkr, h Albert
 Blaine, Miss Mary, dressmaker, h 142 Mornington
 Blair, Albert, lab, bds Dufferin
 Blair, Alfd, gardener, h Dufferin
 Blair, Miss H, clk P O, Waterloo
 Blair, Wm, h 125 Waterloo
 Blair, Wm, messngr, h Rebecca
 Blachford, Wm, carpnt, h William
 Blay, Adam, shipper, h William
 Bloxam, Frederick, slate roofer, h Milton
 Blum, Geo, carpenter, h Cobourg
 Board, G S, G T R, h Front
 Bobier, Mrs J H, bds Dominion House
 Boles, Wm, merchant tailor, Downie, h Ontario
 Bolger, J W, cabinet maker, h Caledonia
 Bolger, W S, insurce, Downie, h Shakespeare
 Bolger, Mrs W S, grcr, Shakespeare
 Bomby, Mrs H, h Kent
 Bond, Fred, machinist, h Water
 Booker, Jas, fitter, h Nile
 Booker, Mrs, h St David
 Boothby, Edward, finisher, bds Grange
 Boothby, Jas, caretakr, h Grange
 Bostwick, J R, lab, h Falstaff
 Bosworth, N A, drgst, h Douglas
 Bothwell J A, dentist, i Wellington, bds 95 Erie
 Bowen, Jos, engineer, h Milton
 Boulton, Alfred B, G T R, h Railway avenue
 Bowes, Hy, tmstr, h Brunswick
 Bowes, J H, pump manfr, 88 Downie, h same
 Bowling, John, G T R, h Railway avenue
 Bowling, Wm, paintr, h Louisa
Boy's Home, W H Merry, manager, h Avon
 Boyce, Geo, G T R, bds Erie
 Boyd, John J, clerk, Cemetery House
 Boyd, R D, lab, h Railway ave
 Boyd, Robt, jr, G T R employe, h Brunswick
 Boyd, Thos, supt Cemetery
 Bradfield, Miss H, dressmaker, bds Douro
 Bradfield, Joseph, h Douro
 Bradfield, Wm, G T R, Douro
 Bradshaw, Hugh, h Albert
Bradshaw, J L, china and glassware, 58 Ontario, h 240 Ontario
 Bradshaw, Peter, bds Albert
 Bradshaw, Peter, G T R employe, h Railway ave
 Bradshaw, W R, carptr, h Albert
 Braid, A, foreman shoe factory, h Mornington
 Braid, Frederick, shoe factory, bds Mornington
 Brandenberger, A, stoves and tinware, 17 Wellington, h same
 Brandy, Mrs Catharine (wid Jas), h 162 Caledonia
 Brandy, Geo, finisher, bds 162 Caledonia
 Brandy, Jas, janitor, St Andrew's Church
 Brantford Hedge Co, limited, 64 Ontario
 Brazier, Chas, G T R, h Douro
 Brazier, Mrs Geo, h Douro

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\$1.00 PER DAY.
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OF THE CITY OF STRATFORD

75

Testimonials

OF REAL MERIT REGARDING THE
Central Business College,
 STRATFORD, ONT.

MAY BE FOUND IN OUR CATALOGUE.
 Call for one. W. J. ELLIOTT, Principal.

Brewer, G, loc firemn, h Ontario
 Brewer, Hy, carpenter, h South
 Brewer, Jno, printer, bds South
 Brickman, Jacob, plumber, h 133 Erie
 Bridgeford, D, fitter, h Argyle
 Brigham & Ingram, wood merchants, Mackenzie
 Bright, Robt J, G T R, bds Argyle
 Bright, Wm, conductor G T R, h Argyle
 Brisbon, Nelson, travlr, h Milton
 British Mortgage Loan Co, Wm Buckingham, managr, Market
 Broadhayen, E, farmer, h Huron
 Broderick, J L, lab, h Charles
 Brooks, Leslie, jeweler, bds St George
 Brooker, W E, ins, h 72 Front
 Brophy, Fred, agent, bds Bay
 Brophy, James, foreman, h Bay
 Brothers, Chas, livery, Downie, h Waterloo
 Brothers, D, lab, h Albert
 Brown, Fred, bricklayer, h Bay
 Brown, Chas, blacksmith, bds St Patrick
 Brown, J H, G T R, h Louisa
 Brown, Jas F, machinist, h Erie
Brown, John, agent C P R Railway, real estate and insurance and telegraph, 15 Market, h 21 Caledonia
 Brown, John, lab, h Home
 Brown, J L, fireman, h Nile
Brown, J W, agent Canadian Express Co, h Grange
 Brown, Mrs, Nelson
 Brown, Wm, engineer, h Bay
 Brownlee, Mrs, h Nelson
 Brownlee, R, crpnt, h Elizabeth
 Bruce, A, roadmaster, h Guelph
 Bruce, Miss M, nurse, bds Front
 Bryant, Jas, shoemaker, h Mill

Buchanan, R T, conductor G T R, h Milton
 Bucholtz, Fred, cigar mkr, bds St Patrick
 Buckingham, Fred W, bank clerk, h Hibernia
 Buckingham, Wm, mngr British Mortgage Loan Co, h Huron
 Bullock, Jos, G T R, h Brunswick
 Bunting, Fred, bkr, bds Elizabeth
 Bunting, Miss Hattie E, bookkeeper, h Elizabeth
 Bunting, Miss Minnie, clerk, bds Elizabeth
 Burden, Wm, lab, h Wellington
 Burdett, E, woodyard, Erie, h Church
 Burgess, Miss Grace, dressmaker, bds Stratford
 Burgess, H T, clerk, h Wellington
 Burgess, Miss Nellie, clerk, bds Stratford
 Burgess, Thos, G T R, h Stratford
 Burke, Jas T, Stratford Clothing Co, Argyle
Burkholder, E P, prop Stratford Bindery, Market sq, bds Mrs Sharman's Birmingham
 Burney, Miss M, dressmaker, bds Mackenzie
 Burney, Thos, G T R conductor, h Mackenzie
 Burnham, Fred, clerk, h Albert

You can always get the best make of **CLOTHES WRINGERS** | **HARDWARE,** Market Square
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**PORTRAITS
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IN THE LATEST STYLE OF ART.



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DEALER IN
STOVES AND FURNACES

PLUMBING,
Steam and Hot Water Heating
ONTARIO STREET, - STRATFORD.

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COMMERCIAL HOTEL
DOWNIE, OPPOSITE NEW CITY HALL.



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TORONTO
A FULLY INDEPENDENT CANADIAN INSURANCE CO.
JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

77

Burnham, Mrs, florist, h Water
Burns, John, lab, 85 Downie
Burns, Wm, G T R, h Falstaff
Burr, Thomas, engineer, h 102
Shakespeare

Burritt, David B, div court clerk,
h Daly ave
Burritt, Royal, clk, bds Daly ave
Burrows, John, h Kent Lane
Burt, W, blr mkr, h 35 Inverness
Bushfield, Arthur, wood machin-
ist, h 163 Huron

Bushfield, Frank, clk, bds Huron
Bushfield, Geo, machinist, h 38
Britannia

Bushfield, Henry, ret, h Huron
Bushfield, Miss Mary, dressmaker,
bds Huron

**Business Cards get wide pub-
licity in the Herald**

Busk, —, stableman, h William
Butler, John, labr, bds Gladstone
Hotel

Butler, W J, lab, h Front
Byers, Jno, seeds, 45 Wellington,
h Cobourg

Byers, John, seed merchant, h St
Andrew

Byrne, John R, marble worker, h
171 Caledonia

Byrnes, Thos, G T R, h Dufferin
Byrnes, Thos, jr, G T R employe,
bds Dufferin

Byers, Mrs Wm, h Albert

Cade, C, G T R employe, bds Gore
Cade, F, G T R employe, bds Gore

Cade, Geo W, painter, h Gore

Cahill, John, labr, h 301 Hibernia
Cahill, Patk, labr, h 218 Hibernia

Cainaham, Wm, tinsmith, bds
Crown Hotel

Calder, F, boiler maker, h Nelson
Cale, Ernest, travelr, h Britannia

Cale, Thos, painter, h Elizabeth

Sometimes **A Clever
Young
Man**

MAY BE FOUND OCCUPYING A POOR POSITION.
A BUSINESS EDUCATION ENABLES HIM
TO SECURE SOMETHING BETTER.

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Cameron, D J, clk, bds Stratford
Cameron, Donald, G T R em-
ploye, h Stratford

Cameron, S, lab, h Stratford

Cammett, Fnk, G T R, h Cobourg

Campbell, A, florist, h Ontario

Campbell, Angus, moldr, h Blake

Campbell, Mrs Elizabeth, nurse,
Hospital

Campbell, Jas, G T R, h Inverness

Campbell, Jas, G T R, h Well

Campbell, Wm, G T R, h St David

Canadian Bank of Commerce,
Wm Maynard, mgr, 6 Market

Canadian Express Co, J W
Brown, agent, Market sq

Canadian Kolonist, J H
Schmidt, prop, Erie

**Canadian Pacific Railway and
Telegraph Co,** John Brown,
agent, Market

Canning, W J, bartender, h Rail-
way avenue

Capitan, J B, bookkpr, h Ontario

Cardigan Overshoe Co, R M Bal-
lentyne, prop, 7 Ontario

Cardwell, Wm, fireman, h Cherry

Cardwell, Robt, G T R, h Rebecca

Carey, J A, inspector license, h
Rebecca

Carling, J T, printr, bds Dufferin

Carman, Albert, inspector Perth
Mutual, h Ontario

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CAPITAL, \$6,000,000

Interest Allowed on Deposits.

78

VERNON'S DIRECTORY

- Carling, Thos, ret, h Dufferin
Carpenter, Mrs Bridget (wid Jas),
h 274 Huron
Carpenter, Geo, baggage master,
h Well
Carpenter, John, boiler maker G
T R, bds 274 Huron
Carpenter, R J, baggageman, h
Water
Carr, John, labr, h 122 Huron
Carroll, A E, oil mcht, h Erie
Carroll, Fnk, mchnst, bds Charles
Carroll, Miss Mary, dressmaker,
bds Caledonia
Carroll, Michael, riveter G T R, h
Caledonia
Carroll, Patk, printer, Beacon,
bds Caledonia
Carroll, Patk, machnst, h Charlcs
Carroll, Richd, carpentr, h Douro
Carse, Mrs Mary (wid Jas), h
Hibernia
Carson, Robt, G T R, h Railway av
Carter, Chas, pianos and organs,
24 Ontario, h 73 Norman
Cartledge, J J, sexton St Joseph's
Church, h Huron
Casey, Patk, labr, h Matilda
Casey, Robt, brakeman, h Douro
Cash, A E, grocer, Ontario
Cassels, Rody, ticket agent G T
R, h Norman
Caslake, J A, plumber, 53 Wel-
lington, bds McCarthy's
Cassells, Mrs D, h Wellington
Cassellon, Thos, brkmm, h Douro
Casson, Charles, Cabinet Hotel,
h 13 Wellington
Casson, Wm, painter, 21 Ontario
Casson & Wilson, Cabinet Hotel,
13 Wellington
Casston, Thos, lab, h Erie
Cast, John, G T R, Grange
Cast, W D, G T R, h Grange
Cavon, Alex, collector, Inland
Revenue, h 31 Norman
Cawsey, E A, cntrctr, h Cambria
Cawston, Mrs Chas, h Mornington
Cawston, Thos, lab, h Erie
Cayley, Wm, carpnr, h Home
Central Business College, W
J Elliott, principal, 3 Market
Champaine, Mrs Thos, h Romeo
Chandler, E, G T R, h Stratford
Chenoweth, Jas, electricn, h Bay
Chidley, John, G T R, h Douro
Chidley, W H, fireman, h Shakes-
peare
Chippa, I ster, G T R, h Erie
Chippenden, Geo, bridge works,
Mowat
Chippenden, H, G T R, Mowat
Chippenden, John, yardsman, h
Railway ave
Chippenden, Mrs, h Mowat
Chippenden, Wm, G T R, h Blake
Chowen, Fred, baker, bds 76 Earl
Chowen, J W, prop Stratford
steam laundry, h Wellington
Christie, A, blksmth, h St David
City Hotel, Maurice J Dillon,
33 Wellington
Clancey, John, G T R, h Romeo
Clark, Adam, G T R, h Rebecca
Clark, A H, G T R, h Mackenzie
Clark, Albert F, inland revenue,
h 41 Douglas
Clark, Alex, bds St Patrick
Clark, D, shoemkr, h Inverness
Clark, Miss E, clerk, bds Argyle
Clark, Geo, G T R, h Argyle
Clark, Harry, G T R, bds Argyle
Clark, John, V S, bds Devon
Clark, Thos, engineer, h Devon
Clark, Wm, G T R, h Ontario
Claxton, Mrs E, h Brunswick
Clayton, Mrs A, h Shakespeare
Clegg, Jos, G T R, h Shakespeare

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OF THE CITY OF STRATFORD

79

- Cleland, Wm J, carriage maker,
h Elizabeth
Climo, Edwd, iron dlr, h Ontario
Cloney, Edward, G T R, bds 127
Huron
Cloney, John, G T R, bds 127
Huron
Cloney, Mrs Mary (wid Edward),
h 127 Huron
Cloney, Walter, cutter, bds 127
Huron
Clock, —, lab, h Chestnut
Close, Geo, bricklayer, h Ontario
Clulow, Jno, G T R, h 17 Douro
Clutton, Mrs, h Albert
Codd, Wm, pork dealer, 9 Ontario,
h Waterloo
Coker, E, car foreman, h Nile
Colby, Ed, mchnst, h Princess
Collegiate Institute, St Andrew
Collingwood Meat Co, limited,
Fred J Colvin, mngr, Market sq
Collins, Alex, clk, h 186 Hibernia
Collins, Edward, butcher, h Mary
Collins, Jas, lab, h Queen
Collins, Miss Mary, dressmaker,
bds 29 Mill
Collins & Skelton, livery, 99
Ontario
Collins, Thos, lab, h 29 Mill
Collins, Wm, cabman, h Grange
Collins, Wm, lab, h Charles
Collins, W H, carpnr, bds Argyle
Collison, John, G T R, h York
Colter, Math, 10 Ontario, h same
Colvin, Fred J (Collingwood Meat
Co), h Nile and South
Commercial Hotel, Timothy
Hagarty, prop, Downie, cor
Brunswick
Condon, Edward, prop Gladstone
Hotel, h Erie
Connolly, Jas, G T R, bds Do-
minion House, Downie

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AN

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Business or Shorthand Education

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Cook, Geo T, bricklyr, h Cobourg
Cook, Rev J, assistant St Joseph's
Church, Huron
Cook, Jas H, G T R, h 22 Daly av
Cook, J, G T R, bds Crown Hotel
Cook, Miss May, clk, bds 22 Daly
avenue
Cook, Wm, baggage dray, h
Elizabeth
Cook, W T, fish dealer, Market
sq, h 85 Cobourg
Cook, —, clerk Merchants' Bank,
h Centre
Coombs, Edwd, fitter, h Dufferin
Coombs, Ed T, G T R, h Dufferin
Cooper, Geo, lab, h Queen
Cooper, Wm, brakeman, h Douro
Coppin, T, tailor, h Water
Copus, Miss A W, kindergartener,
Church
Copus, F A, journalist, h Church
Copus, H W, accountant and
auditor, h Church
Corcoran, J L (Corcoran Tea
Co), h 3 Market
Corcoran Tea Co, J L Corcoran,
manager, 8 Market
Cornell, Henry, labr, h 24 Mill

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makes of **CUTLERY** at Lowest
Prices at **DUNCAN L. MYERS**

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80

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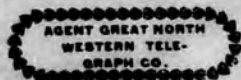
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OF THE CITY OF STRATFORD

81

Cornell, Chas, market gardener, h
St George
Cornell, Jno, cbnt mkr, bds 24 Mill
Cornell, Saml, bds 24 Mill
Corrie, Frnk, mchnst, bds Ontario
Corrie, Fred, prop Queen's Ho-
tel, Ontario
Corrie, Horace, machinist, bds
Ontario
Corrie, John, gas works, h Morn-
ington,
Corrie, Mrs Wm, h Ontario
Corrigan, Mrs A, h Ontario
Cottrell, Wm, iron dlr, h Huron
Coughlin, J J (Woods & Cough-
lin), bds Commercial Hotel
Coughlin, John F, carpenter, h
Hibernia
Coughlin, John Wm, confection-
er, bds Hibernia
Coulter, B W, blksmth, h Regent
Coulton, R I, asst supt Excelsior
Life, h Cobourg cor Park place
Coulton, Sidney, clk, bds Cobourg
Counter, Mrs John, grcr, h Douro
Couse, J R, barber, 15 Market, h
Brunswick
Cowan, Mrs Ella, clerk, Charles
Cowan, W H, carpenter, h Nelson
Cowan, W S, auctnr, h Charles
Cowan, W W, bridge maker, h
Ontario
Cox, Fred, labr, h Norman
Cox, H W, millwright, h St David
Crawford, John, G T R conduc-
tor, h Grange
Crawford, M, G T R, h St David
Creigg, —, purifier wks, h Cambria
Crerar, Miss Cath, h St George
Crerar, John A, carpntr, h Charles
Crerar, Miss Margaret, h Water
Crispin, Wm, painter, 76 On-
tario, h same
Cromwell, Wm, labr, h Elizabeth

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Insurance Co, h Hibernia
Crosson, Thos, G T R, h Grange
Crout, Henry Wm, bill poster,
h Daly ave
Crown Hotel, R McArdle, prop,
cor Downie and Waterloo
Crowley, John, G T R, h Nile
Crozier, Wm, G T R, h Inverness
Cryan, Chas, teamster, h Norman
Cryan, David, G T R, h Gore
Culliton, Mrs, h Queen
Cultivate a habit of reading the
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Cummings, Jas, G T R, bds Nile
Cummings, John S, clk, bds Nile
Curtis, Gad, labr, h William
Curtis, Thos, brakeman, h South
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Dalton, Mrs E M, fancy goods,
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Daly, Robt, agent, h 10 Kent
Daly, Thos, carpenter, bds Huron
Daly, Wm, contractor, h Hibernia
Dalzell, John, labr, h Hibernia
Dann, Wm, brakeman, h Milton
Dass, Robt, dspchtr, h 31 Norman

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82

VERNON'S DIRECTORY

Davey, R J, carpenter G T R, h Gore
 Davidson, J A (McPherson & Davidson), h Church
 Davidson, Robert, car repairer, h Strachan
 Davidson, Wm, county clerk, h 311 Church
 Davis, D, grocer, h Ontario
 Davis, Geo, labr, h Albert
 Davis, Harry, G T R, h St David
 Davis, H H, clerk Bank of Montreal, bds 7 Norman
 Davis & Van Buskirk, surveyors, 11 Market
 Davis, W H, express messenger, h Brunswick
 Dawe, John, labr, h Erie
 Dawes, Saml, G T R, h Strachan
 Dawes, Thos, G T R, h Well
 Dawson, G W, city editor Herald, bds Mansion House
 Dawson, Jas, G T R, h Albert
 Day, Arthur, G T R, h Nile
 Day, Mrs, h South
Deal with Herald advertisers. Therein lies safety
 Deacon, Arthur, clerk Bank of Commerce, bds Church
 Deacon, G R, M D, 114 Downie, h Church
 Deacon, Rev Daniel, rector Home Memorial Church, h Church
 Deacon, Wm, plstr, h Strachan
 Dean, Chas, retired, h Worsley
 Dean, Geo, G T R, h Mowat
 Dean, John, coppersmith, h South
 De La Franier Bros, photographers, 18 Market
 De La Franier, Moses (De La Franier Bros), h Guelph
 Dempsey, Daniel, nurseryman, h Cambria
 Dennis, Mrs, h Wellington

Dent, Miss B H, teacher, bds Hibernia
 Dent, Miss L C, teacher, bds Hibernia
 Devitt, Miss Emily, nrs, Hospital
 Devlin, Daniel, agent Perth Brewery, bds Birmingham
Devlin, Felix, Perth Brewery, h Birmingham
 Devlin, Felix, jr, plumber, bds Birmingham
 Devlin, J A, M D, Brunswick
Devlin & Steele, props Perth Brewery, Birmingham
 Diamant, Fred, blacksmith, bds Ontario
 Diamant, John, engr, h Ontario
 Dick, Wm, banker, h Ontario
 Dickson, David, G T R, h Brent
Dierlamm, P, artist, 3 Market, h 44 Stratford
Dierlamm & Sack, marble wks, St Patrick cor Wellington
 Dillon, Mrs B, h Inverness
 Dillon, Jno, G T R, bds Inverness
Dillon, Maurice J, prop City Hotel, 33 Wellington
 Dillon, Michl, G T R, h Douro
 Dingman, A, ins agt, Birmingham
Dingman, L H, Stratford Herald, h Birmingham
Dingman, W S, Stratford Herald, Cambria
 Dinwoodie, David, traveler, bds Huron
 Dinwoodie, Jno, brklyr, h Huron
 Dinwoodie, Thos, boilermaker G T R, bds Huron
 Dirkin, Matthew, G T R, h Well
 Dixon, John, fitter, Well
Dobson, Geo (Dobson & Johnston), h Nile
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OF THE CITY OF STRATFORD

83

Dobson, Mrs M J, h Nile
 Dobson, W J, G T R, bds Nile
Dodgers printed by The Herald while you wait.
 Doering, Louis, dnst, St Patrick
 Doherty, Mrs Ellen (wid Jas), h Matilda
 Doherty, John, G T R, h Queen
 Dolan, T, engineer, h Regent
 Domaint, Hy, thrshr, h Stratford
Dominion Express Co, John Brown, agent, Market
Dominion Hotel, Mrs M F Sullivan, Downie cor Kent
 Donaghy, Thos, G T R, h King
 Donaldson, Miss Isabel, telephone, bds 53 Caledonia
 Donaldson, Mrs Jane (wid Ralph), h 53 Caledonia
 Donaldson, Jno, bkr, h Hibernia
 Donaldson, Ralph, janitor Knox Church, h Caledonia
 Donaldson, Miss Reta, telephone, bds 53 Caledonia
 Donaldson, Wm, tnsmt, h Albert
 Donovan, Michael, trackman, bds City Hotel
 Donovan, Mrs Johanna (wid John), h 130 Caledonia
 Donovan, Jos, wood turner, bds 130 Caledonia
Don't be a chump! Read The Herald
 Dorland, Jos, machinist, h Erie
 Dorsey, John, finisher, bds City Hotel
 Dougherty, Arch, G T R, h Albert
 Dougherty, Jas, h Albert
Douglas, G H (Thornton & Douglas), h Norman
 Douglas, Jas, wood turner, h Rebecca
Douglas, Wm T, local manager Bell Telephone Co, h Albert

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 Dow, Miss Christiana, tailoress, h Caledonia
 Dow, Jas, implements, 69 Ontario, h Mornington
 Dow, Jas, blacksmith, h Erie
 Dow, Mrs, h Ontario
 Dow, Thos, clk, bds Mornington
 Downs, Wm, ret, h 27 William
 Dsxy, C, G T R, h Grange
 Draper, Thos, retired, bds Huron
 Driscoll, Mrs, h Queen
 Duffy, Martin, retired, h Matilda
 Dufton, Mrs Elizabeth (wid Jos), h St George
 Dufton, E T, woole, h St George
 Dufton, Geo (Dufton & Tilley), h St George
 Dufton & Sons, woolen mills, Huron
 Dufton, Tilley, dry goods, 9 Wellington
 Duggan, D, merchant, Nile cor Douro
Duggan, J A, dry goods and clothng, 51-3 Ontario, h Church
 Duggan, J M, barrister, Downie, h Church
 Duggan, Jno, biksmith, h Huron
 Duggan, Miss Margaret, clerk, bds Church
 Dunham, John, mason, h Centre

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OF THE CITY OF STRATFORD

85

Success

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Dunbar, Wm H, G T R conductor, h Brunswick
Dunbar, Wm, jr, carpenter, h Brunswick
Duncan, Henry, hide dealer, h 269 Huron
Dunham, Mrs, h Milton
Dunhill, Sam, labr, h Railway av
Dunko, August, lbr, h Moderwell
Dunn, Frank, fitter, bds Douro
Dunn, Harry, fitter, bds Douro
Dunn, Jas, fitter, bds Douro
Dunn, Jas, mason, h Erie
Dunn, Jas, carpnt, h Wellington
Dunn, Mrs Jas, h St David
Dunn, John, G T R, h Douro
Dunn, Jos, mason, h Vincent
Dunn, Jos, fitter, bds Douro
Dunn, J R, carpnt, h Wellington
Dunn, Thos, h Blake
Dunsmore, J J, coppersmith, h Albert
Dunsmore, J M, M D, 64 Ontario, h Vircent cor Norman
Dunsmore, J M, h 237 Huron
Dunsmore, John, labr, bds Gladstone Hotel
Dunsmore, Mrs, h Ontario
Duperow, Hamilton, h Gore
Durkin, Hugh, labr, h Forman av
Durney, Michl, G T R, h Norman
Durst, Geo, health inspctr, h Erie
Durst, Peter, coop, h Wellington
Dutton, John, drgct, 29 Ontario
Dwyer, Jas, bartender, American House
Dwyer, Patrick, lab, h 133 Erie
Dwyer, Patrick, G T R, h Nelson
Dwyer, Miss, dressmaker, 17 Wellington
Dyer, Miss Bridget, 87 Downie
Dyer, Jno, tmster, h Monteith av
Eastwood, Jas, sectnmn, h Queen
Easson, Alex, drayman, h William

Easson, Andrew E L, street commissioner, h William
Easson, David, furniture manfr, h Nile
Easson, Harry (A J McPherson & Co), h 27 Charles
Easson, Jas, fireman, h Douglas
Easson, Robt, wood turner, h William
Easson, Wm, cabinet maker, bds Douglas
Easson, Wm, saw mill, h William
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Edgar, Saml, cleaner, h Ontario
Edmunds, C, plasterer, h Ontario
Edmunds, Miss M, teachr, Ontario
Edwards, Arthur, G T R, bds Falstaff
Edwards, Ed, engineer, h Ontario
Edwards, Geo, GTR, bds Falstaff
Edwards, Jas, GTR, bds Falstaff
Edwards, J, G T R, h Wellington
Edwards, Mrs, h Nelson
Edwards, S, machinist, h Falstaff
Edwards, Thos, jwlr, Wellington
Elsley, E J, fuller, 177 Huron
Egan, Thos, G T R, h Stratford
Egan, Michael, engineer, h Bay
Eidt, E H, dentist, 3 Market, h William

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HARDWARE,
Market Square. 'Phone 31.



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REVOLVERS,
AMMUNITION, ETC.

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Elder, Paul, G T R, h Mowat
Ellicott, David, farmer, h Matilda
Elliott, W J, principal Central
Business College, h Douglas
Ellis, Charles, reporter Free Press,
h Stratford
Ellis, Mrs, h Albert
Ellis, Wm, fireman, h Ontario
Elworthy, Mrs, h Wellington
Embling, Albert, lab, bds Nelson
Embling, Jos, G T R, h Nelson
Emm, Hy J, sexton St James'
Church, h Caledonia
Emperor Cycle Works, Kalb-
fleisch Bros, props, Erie, cor St
Patrick
Empire Brewery, Erie
Endcox, Geo, G T R, bds Nile
Endcox, Peter, engineer, h Nile
Endcox, Peter, G T R, bds Nile
Engele, Mrs M G (wid A E),
music teacher, h 211 Huron
English, Edwd, lab, h Douglas
Emmis, Miss A, bkpr, bds Nile
Emmis, B, lab, h Nile
Emmice, Brice, cutter, bds Nile
Enoury, C A, mldr, h Birmingham
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billheads, in best styles at
the Herald office
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Erb, Geo, G T R, bds Mackenzie
Erb, J, G T R, bds Mackenzie
Erb, Mrs, h Mackenzie
Erb, W H, retired, h Mowat
Ertel, Anthony, carptr, h George
Etherington, A, G T R, h Queen
Etherington, L, G T R, h Regent
Evans, John, frmr, h Mornington
Evans, W H, merchant tailor,
Downie, h Wellington
Everybody says a good word
for the Herald

Everything worth printing
finds a place in the Herald
Ewart, Miss Christina, boarding,
h St George
Ewart, G G (Ewart & McPherson),
h 22 Britannia
Ewart & McPherson, auctioneers,
11 Market
Ewart, Robt B, carpenter, bds
22 Britannia
Ewart, Wm, printer Beacon, h 79
Mornington
Excelsior Life, R H Scott, supt,
R I Coulton, asst supt, Mar-
ket square
Fact, fancy and fun—all in the
Herald
Fair, Jas, lab, h Shakespeare
Farmers all dote on the
weekly Herald
Farquharson, Mrs S P, h Nile
Farrow, B S, livery, 90 Ontario,
h Grange
Farrow, D H (Yeo & Farrow),
h Water
Farrow, Douglas, machine agent,
h Water
Farrow, H D, h Waterloo
Farrow, J, bicycles, 25 Wellington,
h Waterloo
Farrow, J, barber, bds Waterloo
Farrow, J E, grocer, Market sq,
h same
Feik, Conard, G T R, h Ontario
Fell, John, G T R, h Louisa
Fennell, Miss A M; lady supt
hospital, John
Fenton, A, cabntmkr, bds 35 Earl
Fenton, Mrs Martha (wid Chas
E), h 35 Earl
Ferguson, Miss Catharine, book-
keeper, bds 69 Caledonia
Ferguson Duncan (Ferguson,
Duncan & Co), h 87 Hibernia

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

Ferguson, C, bkpr, bds William
Ferguson, Duncan, & Co, dry
gds, 9-13 Market, and 102 Erie
Ferguson, Geo, brakeman G T R,
h Kent
Ferguson, Miss Kate, furrier, bds
William
Ferguson, Mrs John, h William
Ferguson, P J, G T R, h Well
Ferguson, R C, G T R, h Mowat
Ferguson, W J, dry goods, 5
Market, h 55 Britannia
Fewer, Richd, G T R, h Dufferin
Finacan, Mrs Augusta, bds Do-
minion House
Finane, Thos, contractor, bds
City Hotel
Filey, Chas, brklyr, bds St George
Filey, Mrs Harriet (wid Abraham),
h St George
Filey, Wm, brklyr, bds St George
Firth, Jos, tinsmith, bds Erie
Fisher, Alex W, reporter Beacon,
bds Caledonia
Fisher, John, grocer, Wellington,
bds Erie
Fisher, Mrs, h 285 Brunswick
Fitzgerald, Chas, porter, Albion
Hotel
Fitzgerald, Edward, boots and
shoes, Waterloo, h Brunswick
Fitzgerald, Lawrence, boiler
maker, h Huron
Fitzgerald, Wm E, boiler maker,
bds Huron
Fitzgibbons, Jas, brkmn, h Douro
Flannigan, Dennis, G T R, h
Dufferin
Flannigan, Jno, blr mkr, h Church
Flannigan, Richd, painter, bds
Crown Hotel
Fleischhaur, Otto, lumber mer-
chant, Front, h Nile
Fleming, Mrs Thos, h Nile

Our Record

IN ASSISTING
STUDENTS
TO GOOD
SITUATIONS

IS A GOOD ONE.

Central Business College,

STRATFORD, ONT.

W. E ELLIOTT, Principal.

Fleming, Matthew, baggageman,
bds Nile
Fleming, Miss Sarah, dress-
maker, 11 Market
Fleming, Wm, brakmn, bds Nile
Flynn, Edwd, ret, h Norman
Flynn, John, plastr, bds Huron
Flynn, John, sr, labr, 160 Huron
Flynn, John, jr, woodworker, bds
160 Huron
Flynn, Mrs Mary, h Huron
Flynn, Miss Minnie, tailoress, bds
Huron
Fogarty, Rev W, assistant St
Joseph's Church, Huron
Foley, Mrs, h Nile
Foot, Geo, furniture finisher, h
Hibernia
Foot, M C, grocer, h Downie
Footwinkler, H, lab, h King
For the best results, adver-
tise in the Herald
Forbes, John, ret, h Brunswick
Forbes, Mrs Isabella (wid John),
h Daly
Ford, Geo, switchman G T R, h
254 Nelson
Fordham, Wm, lab, bds Glad-
stone Hotel
Forest, John, car rep, h Cambria
Forest, Miss, dressmaker, 1 Wel-
lington
Forest, R, G T R, 126 Nelson

DUNCAN L. MYERS,

**HARDWARE,
MARKET SQUARE
TELEPHONE No. 31.**

CANADIAN BANK OF COMMERCE

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

88

VERNON'S DIRECTORY

Forman, Mrs Ellen (wid Geo), h Birmingham
Forman, Miss Nellie, teacher, bds Birmingham
Foster, Alex, G T R, bds Wellington
Fountain, Miss F M, bds Strachan
Frame, Alexndr, ins agt, h James
Frame, Geo, machine agent, h 136 Huron
Francis, F, pntr G T R, h Argyle
Francis, Henry, fitter G T R, h Church
Francis, —, Bank of Montreal, bds 7 Norman
Frank, Mrs, h 139 Brunswick
Fraser, Miss Catharine, St George
Fraser, D B, M D, 38 Ontario, h St George
Fraser, D M, M D, 114 Downie
Fraser, Jas, baker, h Hibernia
Fraser, John, ret, h Water
Fraser, John M, dry goods, 14 Ontario, h Front
Fraser, Miss Nettie, clk, bds Front
Frawley, Michl, lbr, h Wellington
Frederick, Geo, firmn, h Waterloo
Freeborn, Mrs, Hibernia
French, M B, cycle works, h and shop 19 Erie
Friend, Mrs Jane (wid Wm), h 58 John
Friends abroad appreciate The Herald
Frost, Chas, conductr, h Dufferin
Fuller, Arthur, bicycle agent, bds Norman
Fuller, Samuel Street, post-master, h Norman
Gadsby, Jas, marble dealer, 84 Downie, h Church
Gain, Mrs, h Nile
Gallagher, Hy, labr, bds Ontario
Gallagher, Mrs Julia, h Ontario

Gallagher, Miss Kate, dress-maker, 8 Market, h Albert
Gallagher, Michl, brakeman, h Albert
Gallagher, Thos, labr, h Albert
Gamble, Miss Jane, h Well
Gamble, John, labr, h Caledonia
Gamble, Wm J, brickmaker, h Caledonia
Gant, Jos, fireman, h Queen
Garden, Miss E J, tchr, h Strachan
Garden, Miss F E, teacher, bds Strachan
Gardiner, Mrs, nurse, h Norman
Garuse, Frank, frutr, 28 Ontario
Gastell, Geo, tailor, h Waterloo
Gaudy, Mrs Elizabeth (wid Jno), h St Michael
Gaudy, Miss Jessie, teacher, bds St Michael
Gearing, Mrs Georgina (wid Fred W), h Church
Gee, Mrs, boarding, h Falstaff
Gee, W H, G T R, h Cambria
Geldart, Chas, G T R, h Dufferin
Gemmell, Frank A, mail clerk, h Centre
Gems of wit and humor greet the Herald reader
George E, engineer, h Front
Geouse, George, saddler, h and shop, Erie
Get the best newspaper—the Herald
Gibbons, M, agent, h 411 Ontario
Gibling, Wm, bricklayer, h Front
Gibson, Andw, firemn, h Cobourg
Gibson, Mrs, h Shakespeare
Gibson, —, confecter, 25 Market
Gifford, C H, tailor, h Wellington
Gifford, Frank, finisher, bds Wellington
Gildner, Mrs M, h Ontario
Gill, S, painter, h Shakespeare

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First-class Accommodation for Travellers.

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J. C. MONTEITH, Local Agent, Stratford.

CITY OF STRATFORD

89

CENTRAL BUSINESS COLLEGE Stratford Ont.

Young ladies and gentle men educated for usefulness.

W. J. ELLIOTT, Principal.

Gillean, Patrick, lab, h Charles
Gilleson, Mrs, Nelson
Gillespie, Thos, prop Senate
Billiard Parlor, 65 Ontario, h same
Gillespie, Wm, car repairer, h Douro
Gillian, Phillip, lab, h Front
Gilliland, Frank, GTR, h Strachan
Gillis, James R, prop, Arlington Hotel, Erie
Gilmore, Wm A, brkmkr, h Erie
Give thought to what you are doing and get the Herald
Glasscock, T, sectnman, h Regent
Gleason, Daniel, lab, h William
Gleason, Jno, G T R, bds Nelson
Gleason, M, G T R, Nelson
Go bury your sorrows and smile over the Herald jokelet
Golding, A, lab, h Bay
Goettler, Carl, furniture finisher, bds Caledonia
Goettler, Michael, teamster, h Caledonia
Goodwin, M F, coal and wood, Falstaff, h Milton
Gordon & Orr, dry goods, 49 Ontario
Gordon, Richd, G T R, h Milton
Gordon, Wm, lumber, 3 Market, h Mornington
Gordon, Wm, carpnt, h Ontario
Gotby, J M, carriage painter, h Hibernia
Gotler, Wm section man, h Albert
Gough, C, baker, bds 250 Huron
Gough, George, bricklayer, bds 250 Huron
Gough, James, wood carver, bds 250 Huron
Gough, John, machinist, bds 250 Huron

Gough, John, lab, h 250 Huron
Gough, Wm, plasterer, bds 250 Huron
Gourley, A, h Ontario
Gourlay, R J, asst supt London Life, Ontario cor Market, h 19 Forman ave
Gow, Jas, manager shoe factory, h Grange
Gowans, Jos, clerk, h 50 Church
Gowings, Chas, G T R, bds Crown Hotel,
Graber, A J (Graber & Son), h Nile
Graber, H, merchant, h Albert
Graber, Mrs, h Ontario
Graber & Son, hdwre, 62 Ontario
Graham, Fred, ball player, bds City Hotel
Grant, H, carpnt, bds Huron
Grant, Mrs Jessie, grcr, h Huron
Grant, John, carpenter, h Huron
Gray, Daniel, G T R, h St David
Gray, R, pork butchr, h Albert
Gray, Richd, rtired, h 25 Charles
Gray, Saml, dntst, bds 25 Charles
Gray, Wm, cheese' uyer, h 52 Church
Great North Western Telegraph Co, A H Alexander, agent, Market
Gregory, W C, hay merchant, h Douro

BIRD CAGES HARDWARE.

A NICE VARIETY AT . . .
DUNCAN L. MYERS,
Market Square. Phone 31.
8

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

96

VERNON'S DIRECTORY

Greig, Robt, foremn, h Wellington
 Greig, Robt, jr, clerk Post Office, Wellington
 Green, Mrs Jas, h Downie
 Grelish, Patk, lab, h St Michael
 Grimes, Jno, lab, bds City Hotel
 Griffin, Michael, tailor, bds City Hotel
 Griffin, N, G T R, h Erie
 Griffin, Nicholas, watch maker, h Erie
 Groffett, A, blksmith, h St David
 Guerin, Aloysius, bds Nile
 Grundenberger, Edwd, furniture finisher, bds 90 Hibernia
 Guerin, Frank, G T R, h Nile
 Guerin, Michael, G T R, h Nile
 Guthrie, C F, G T R, h Victoria
 Guthrie, D, G T R, h Kent Lane
 Guy, Williamson, carpenter, h Hibernia
 Hackings, Jas, farmer, h Nelson
 Haddock, G M, wtchmn, h Ontario
 Haddock, Wm, flax mill, h Caledonia
 Haddick, Jas, carpentr, bds Erie
Hagarty, J J, clerk, Commercial Hotel
Hagarty, Peter, bookkeeper, Commercial Hotel
Hagarty, Timothy, prop, Commercial Hotel, Downie, cor Brunswick
 Haines, Alfd, G T R, Railway av
 Haines, Alfred, jr, G T R, bds Railway ave
 Haines, Jos, G T R, bds Railway avenue
 Hall Frank, grocer, h Dufferin
 Hall, George, h 15 Inverness
 Hall, James, G T R, h Dufferin
 Hall, Miss M J, h Strachan
 Hall, Mrs, h Wellington
 Hallman, D, h Erie

Halpin, Danl, ret, h Regent
 Hamel, C, labr, h Wellington
 Hamel, Con, teamster, h Ontario
 Hammer, Arthur, plumber, bds Rebecca
 Hammer, Chas, blacksmith, h Rebecca
 Hamilton, Geo, h Nile
 Hamilton, J Cecil, barstr, Church
 Hamilton, J D, tobacconist, Downie, h Albert
 Hamilton, Mrs John, h Church
 Hamilton & Levett, cigar manfrs, Brunswick
 Hamilton, M P, h Front
 Hamilton, Patrick, typewriter, bds Church
 Hamilton, Robt, ret, h Water
 Hamilton, Robt D, ret, h Queen
 Hamilton, Sml, G T R, h Downie
 Hamilton, Thos, firemn, bds Nile
 Hamilton, Wm, G T R, bds Gore
 Hamilton, W R, dentist, 21 Market, h Hibernia
 Hanna, J H, div freight agent G T R, h Douglas
 Hannon, Rev Jas, Central Methodist Church, h Huron
 Hardigan, John, whipmaker, bds Church
 Hardill, Archibald, cabinetmaker, bds 62 Church
 Harding, Hy, labr, h Forman ave
 Harding, J, h Argyle
 Harding, R T, barrister, 3 Market, h Argyle
 Harding, Wyndham, bricklayer, h 34 Earl
 Hardman, John, enginr, h South
 Harkins, Mrs Daniel, h Mill
 Harris, E W, G T R, h Stratford
 Harris, R J, flax mcht, h Front
Harrison, Miss Harlett, ladies' hair dresser, 108 Downie

COMMERCIAL HOTEL

\$1.00 PER DAY.
T. HAGARTY, Proprietor.
 MARKET SQUARE

WESTERN FIRE ASSURANCE CO., TORONTO
 The Leading Fire Co. of Canada. Capital \$1,000,000
J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

91

Harrison, H H, barber, 106 Downie
 Harris, Wm, labr, h Front
 Harrison, Mrs Lucy (wid Wm D), h Mornington
 Harrison, Robt, labr, h 73 Caledonia
 Harvey, Chas, G T R, h Mowat
 Harvey, Geo, Round House, h Ontario
 Harvey, Geo, jr, fireman, bds Ontario
 Harvey, Jas, G T R, h 25 Grant
 Harvey, Wm, fireman, h South
 Harvey, Wm J, fireman, bds Ontario
 Harwood, Wm, labr, h Louisa
 Harwood, Wm, G T R, h Argyle
 Hassell, Frank, plstr, h Hibernia
 Hassell, Louis, plstr, h Norman
 Hassell, Robt, plstr, h Norman
 Hastings, Jos, ret, h Hibernia
 Hastings, Wm, G T R, h Shakespeare
 Hatcher, Richd, engnr, h Cambria
Have you anything to sell?
Tell it in the Herald
 Hawke, B E, M D, 1 Wellington, h Church
 Hawkins, Mrs, h Dufferin
 Hay, D D, deputy registrar, h Centre
 Hay, D D, registrar North Perth, h St David
 Hayhow, Fredk, G T R conductor, h Shakespeare
 Hayman, Edwd, G T R, h Nile
 Hayes, —, G T R, h Wellington
 Headley, Matthew, labr, h Charles
 Headley, Wm, wks Soda Water Works, bds Charles
 Heanny, Patk, G T R, h St David
 Hearn, Mrs John, h Brunswick
 Hearn, Mrs, h 40 Regent

IN ORDER TO LIVE
 WE MUST HAVE...
GOOD *Board*
 In order to live in business we must have
GOOD EDUCATION.
Central Business College
 STRATFORD, ONT
 W. J. ELLIOTT, Principal.

Hearn, Mrs, h Rebecca
 Hearn, Thos, cabinet maker, h Ontario
 Hearn, Wm, plmbr, bds Brunswick
 Heath, C, clerk, bds 54 Grant
 Heath, Fred B, salesmn, 54 Grant
 Heath, H, butcher, bds 54 Grant
 Heath, S, blacksmith, h 46 Grant
 Heath, Wm, bir mkr, h 54 Grant
 Heaty, John, blacksmith, h Nelson
 Heinbuch, Geo, cabinetmaker, Downie
 Heinbuch, John, shoemaker, 59 Wellington
 Nelson, Wm, 178 Nelson
 Henry, F, G T R brakeman, bds Stratford
 Henry, J, labr, h Stratford
 Henry, Mrs, h Dour
 Henry, W J, rag dir, h Cambria
 Henderson, Herbert, clerk, bds Wellington
 Henderson, Thos, contractor, h Wellington
 Hepburn, Alex, C. E., 18 Market, h Birmingham
 Hepburn, T J, architect, 18 Market, h Birmingham
Hepburn, Wm, R White & Co, h Ontario
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The Sherwin-Williams Paint COVERS MOST, LOOKS BEST, WEARS LONGEST, FULL MEASURE. ★
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CAPITAL, \$6,000,000. Interest allowed on deposits

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VERNON'S DIRECTORY

Greig, Robt, foremn, h Wellington
 Greig, Robt, jr, clerk Post Office, Wellington
 Green, Mrs Jas, h Downie
 Grelish, Patk, lab, h St Michael
 Grimes, Jno, lab, bds City Hotel
 Griffin, Michael, tailor, bds City Hotel
 Griffin, N, G T R, h Erie
 Griffin, Nicholas, watch maker, h Erie
 Groat, A, blksmith, h St David
 Guerin, Aloysius, bds Nile
 Grundenberger, Edwd, furniture finisher, bds 90 Hibernia
 Guerin, Frank, G T R, h Nile
 Guerin, Michael, G T R, h Nile
 Guthrie, C F, G T R, h Victoria
 Guthrie, D, G T R, h Kent Lane
 Guy, Williamson, carpenter, h Hibernia
 Hackings, Jas, farmer, h Nelson
 Haddock, G M, wchmn, h Ontario
 Haddock, Wm, flax mill, h Cal-
 edonia
 Haddick, Jas, carpentr, bds Erie
 Hagarty, J J, clerk, Commercial Hotel
 Hagarty, Peter, bookkeeper, Commercial Hotel
 Hagarty, Timothy, prop, Commercial Hotel, Downie, cor Brunswick
 Haines, Alfd, G T R, Railway av
 Haines, Alfred, jr, G T R, bds Railway ave
 Haines, Jos, G T R, bds Railway avenue
 Hall Frank, grocer, h Dufferin
 Hall, George, h 15 Inverness
 Hall, James, G T R, h Dufferin
 Hall, Miss M J, h Strachan
 Hall, Mrs, h Wellington
 Hallman, D, h Erie

Halpin, Danl, ret, h Regent
 Hamel, C, labr, h Wellington
 Hamel, Con, teamster, h Ontario
 Hammer, Arthur, plumber, bds Rebecca
 Hammer, Chas, blacksmith, h Rebecca
 Hamilton, Geo, h Nile
 Hamilton, J Cecil, barstr, Church
 Hamilton, J D, tobacconist, Downie, h Albert
 Hamilton, Mrs John, h Church
 Hamilton & Levett, cigar manfrs, Brunswick
 Hamilton, M P, h Front
 Hamilton, Patrick, typewriter, bds Church
 Hamilton, Robt, ret, h Water
 Hamilton, Robt D, ret, h Queen
 Hamilton, Sml, G T R, h Downie
 Hamilton, Thos, firemn, bds Nile
 Hamilton, Wm, G T R, bds Gore
 Hamilton, W R, dentist, 21 Market, h Hibernia
 Hanna, J H, div freight agent G T R, h Douglas
 Hannon, Rev Jas, Central Methodist Church, h Huron
 Hardigan, John, whipmaker, bds Church
 Hardill, Archibald, cabinetmaker, bds 62 Church
 Harding, Hy, labr, h Forman ave
 Harding, J, h Argyle
 Harding, R T, barrister, 3 Market, h Argyle
 Harding, Wyndham, bricklayer, h 34 Earl
 Hardman, John, enginr, h South
 Harkins, Mrs Daniel, h Mill
 Harris, E W, G T R, h Stratford
 Harris, R J, flax mcht, h Front
 Harrison, Miss Harriett, ladies' hair dresser, 108 Downie

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 T. HAGARTY, Proprietor.
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 The Leading Fire Co. of Canada. Capital \$2,000,000
 J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

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Harrison, H H, barber, 106 Downie
 Harris, Wm, labr, h Front
 Harrison, Mrs Lucy (wid Wm D), h Mornington
 Harrison, Robt, labr, h 73 Cal-
 edonia
 Harvey, Chas, G T R, h Mowat
 Harvey, Geo, Round House, h Ontario
 Harvey, Geo, jr, fireman, bds Ontario
 Harvey, Jas, G T R, h 25 Grant
 Harvey, Wm, fireman, h South
 Harvey, Wm J, fireman, bds Ontario
 Harwood, Wm, labr, h Louisa
 Harwood, Wm, G T R, h Argyle
 Hassell, Frank, plstr, h Hibernia
 Hassell, Louis, plstr, h Norman
 Hassell, Robt, plstrer, h Norman
 Hastings, Jos, ret, h Hibernia
 Hastings, Wm, G T R, h Shakes-
 peare
 Hatcher, Richd, engnr, h Cambria
 Have you anything to sell?
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 Hawke, B E, M D, 1 Wellington, h Church
 Hawkins, Mrs, h Dufferin
 Hay, D D, deputy registrar, h Centre
 Hay, D D, registrar North Perth, h St David
 Hayhow, Fredk, G T R conduc-
 tor, h Shakespeare
 Hayman, Edwd, G T R, h Nile
 Hayes, —, G T R, h Wellington
 Headley, Matthew, labr, h Charles
 Headley, Wm, wks Soda Water Works, bds Charles
 Heaney, Patk, G T R, h St David
 Hearn, Mrs John, h Brunswick
 Hearn, Mrs, h 40 Regent

IN ORDER TO LIVE

WE MUST HAVE...

GOOD



In order to live in business we must have

GOOD EDUCATION.

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STRATFORD, ONT

W. J. ELLIOTT, Principal.

Hearn, Mrs, h Rebecca
 Hearn, Thos, cabinet maker, h Ontario
 Hearn, Wm, plmbr, bds Brunswick
 Heath, C, clerk, bds 54 Grant
 Heath, Fred B, salesmn, 54 Grant
 Heath, H, butcher, bds 54 Grant
 Heath, S, blacksmith, h 46 Grant
 Heath, Wm, bir mkr, h 54 Grant
 Heaty, John, blacksmth, h Nelson
 Heinbuch, Geo, cabinetmaker, Downie
 Heinbuch, John, shoemaker, 59 Wellington
 Nelson, Wm, 178 Nelson
 Henry, F, G T R brakeman, bds Stratford
 Henry, J, labr, h Stratford
 Henry, Mrs, h Douro
 Henry, W J, rag dlr, h Cambria
 Henderson, Herbert, clerk, bds Wellington
 Henderson, Thos, contractor, h Wellington
 Hepburn, Alex, C. E., 18 Market, h Birmingham
 Hepburn, T J, architect, 18 Market, h Birmingham
 Hepburn, Wm, R White & Co, h Ontario
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 FULL MEASURE.

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

92

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Herald advertisers have the same advantage as the early bird—they catch the worm
Hess, Geo, customs, h St George
Hesson, Jas, fireman, h Rebecca
Hesson, Sml R, ret, h 136 Church
Hesson, Wm, G T R, h Blake
Hetherington, Alfred, freight sheds, h Moderswell
Hickey, Geo, shoemaker, h St David
Hickey, John, farmer, h Matilda
Hickey, S J, G T R, h Wellington
Hideman, R, G T R, h Strachan
Hideman, Robt, jr, brass moulder, bds Strachan
Higman, E, moulder, h Erie
Hildebrand, Geo, builder, h Gore
Hill, Alfred, G T R, h Albert
Hill, Anthony, lab, h Ontario
Hill, Arthur W, wood carver, bds Linton ave
Hill, Edwd, G T R, h 19 Inverness
Hill, Mrs Emma (wid George), h Linton ave
Hill, J B, G T R, h Grange
Hill, T H, G T R, bds Linton ave
Hill, William, tanner, h Erie
Hill, Wm, retired, h Hibernia
Hilliard, Thos, lab, h Douglas
Hillock, Thos, teamster, h Albert
Hillman, Eert, lab, bds Romeo
Hillman, John, lab, h Romeo
Hilts, Mrs Jane (wid Peter), h Britannia
Hinchey, Wm, G T R, h Well
Hindebrand, F, cigar maker, bds Inverness
Hnidebrand, Wm, mason, h Inverness
Hishon, Daniel, G T R, h South
Hishon, Miss, bookkpr, h Grange

Hislop, Mrs Jane (wid Rev J S), h 57 Norman
Hislop, J J, managr A Beattie's Store, h Water
Hodd & Cullen Milling Co, Jas Hodd, manager, George
Hodd, Jas (Hodd & Cullen Milling Co), h Wellington
Hodgins, A J, h Grange
Hodgins, E, prop Windsor Hotel, Albert
Hodgins, John, tailor, bds St Patrick
Hodgins, J, V S, h Ontario
Hodgson Bros, cheese exporters, I W Steinhoff, mangr, Market square
Hoeltje, Otto, mchnst, h Cambria
Hoflich, John, h Queen
Hogarth, John, manager cordage factory, h Bay
Holden, Robert, brakeman, bds Arlington Hotel
Holding, L J, G T R, h Grange
Holler, Andw, G T R, h Rebecca
Holier, John, h Nile
Holman, F J, G T R, h Brunswick
Holman, Wm, painter, h 229 Brunswick
Holmer, Jacob, lab, h Downie
Holt, Samuel, h Well
Hormick, Chas, lab, h Nile
Hoodless, Mrs Wm, Cambria
Hoover, A, G T R, h 212 Huron
Hopcraft, Jas, mechac, h South
Hord, Walter, traveler, h Nile
Horn, Gilbert, banker, h Nile
Horne, Mrs Emily (wid Gilbert), h Norman
Hormick, W, G T R, h Albert
Hormick, Wm, lab, h Ontario
Hoskins, F, gardener, h Cambria
Hosie, John, sheriff, Court House, h John, cor Norman

T. HAGARTY, PROP.
COMMERCIAL HOTEL
DOWNIE, OPPOSITE NEW CITY HALL.

MERCHANTS' FIRE INSURANCE CO., TORONTO

It gives insurance at lowest possible rates, based on a selection of the best risks in Ontario Cities and Towns having approved fire protection.
J. C. MONTEITH, Local Agent, STRATFORD.

OF THE CITY OF STRATFORD

93



ARE HELD BY GRADUATES OF THE
Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Hough, A, G T R, bds 15 Grant
Houghton, John, paintr, h Daly
Houghton, Wm, agent, h Daly
Hourigan, Denis, lab, h Chestnut
House of Refuge, Jas Verner, supt, Galt
Hover, John, G T R, h 20 Grant
Hovey, Alfred, G T R, h Regent
Hovey, F D, U S Customs, h Argyle
Howell, Fred, fittr, bds St Patrick
House, Chas, woolen mill, bds Stratford
House, Thos, h Stratford
Hoy, Owen, fitter, h Front
Hoy, Patrick, G T R, h Front
Hudson, A, barber, h Albert
Hudson, Wm, lab, h Ontario
Huether, J, G T R, h Victoria
Huff, Wm, brakeman, h William
Huffman, I E, G T R, h Cobourg
Humphry, George, furniture finisher, bds 126 Huron
Humphry, J A, grocer, 29 Wellington, h Huron
Humphry, Mrs Mary (wid John), h 126 Huron
Humphry, Oscar H, blacksmith, bds 126 Huron
Hunn, Saml, G T R, h Waterloo
Hunter, George, G T R, h Nelson
Hurley, Danl, G T R, bds Nile
Hurley, Dennison, bartender, Dominion House
Hurley, J, G T R, bds Nile
Hurley, Jeremiah, G T R, bds Crown Hotel
Hurley, John, lab, h Nile
Hurley, John, section foreman, bds Nile
Hurley, Miss Maggie, bookkepr, bds Nile
Hurley, Miss Nellie, milliner, bds Nile

Hurley, Mrs Patrick, h South
Hurell, Wm, G T R, h Argyle
Hushin, M D, conductor, h Nile
Hutchins, John, wood and coal, Erie, h Birmingham
Hutchinson, Andrew, sectionman, h Romeo
Hutchinson, T J, GTR, h Strachan
Hutchinson, Wm, frmr, h Romeo
Hutchinson, Wm, G T R, h Galt
Hutchinson, Wm, jr, trackman, bds Galt
Huxby, Miss Alice, bookkeeper, bds Cambria,
Huxby, Mrs Catharine E (wid Wm), h Cambria
Huxby, Miss Edith, bookkeeper, bds Cambria
Hyde, Mrs Dr, h Brunswick
Hyde, Mathew, farmer, h 91 Mornington
Hyde, Wm, frmr, h Mornington
Idington, John, Q C, County Crown Attorney, 11 Market, n end Elizabeth
If you're in haste to get rich, advertise in the Herald.
Iles, H C, G T R, h 50 Grant
Imperial Oil Company, C J Mills, manager, Shakespeare
Increase your business by a Herald adlet
Ingram, Miss Agnes, h Vincent

HOCKEY SKATES THE BEST MAKE AT **DUNCAN L. MYERS**
HARDWARE, MARKET SQUARE. 'Phone 31.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000

Interest Allowed
on Deposits.

94

VERNON'S DIRECTORY

Ingram, —, h Mowat
Ingram, Fred, coal dler, h South
**In judicious advertising in the
Herald there is wisdom**
Inman, Mrs Margaret (wid Jas),
h 230 Huron
Inman, Robt, machinist, bds 230
Huron
**Insert an ad in the Herald and
reap a good harvest**
Ireland, Wm, plasterer, h Elizabeth
Irvin, D T, carpenter, h Queen
Irving, Mrs, h Waterloo
Irwin, Robt, engineer, h Front
Jackman, Aaron, ptr, h Charles
Jackson, George, bartender, h
Wellington
Jackson, Geo, lab, h Church
Jacobs, D, carpenter, h Romeo
Jacobs, Mrs E, h Railway ave
Jacobs, Henry, carpenter, h Rail-
way ave
Jacobs, J J, h 31 Douro
Jacobs, John, bricklayer, h Rail-
way ave
James, Geo, G T R, h Well
Jamieson, Thos, lab, h Well
Jarvis, P R, coal, Downie, h Nile
**Jeffrey, A J, hardware, 56 Ont-
tario, h Shrewsbury**
Jeffrey, Bert, clerk, bds Centre
Jeffrey, Geo, clerk, bds Centre
Jeffrey, Frank B, foreman Herald
office, h Douro
Jeffrey, Wm, traveler, h Douglas
Jeffrey, Wm, ins agent, h Centre
Jezard, Fred, G T R, Rebecca
Jezard, Henry, Rebecca
Jezard, Robt, blksmith, h Rebecca
Johns, E J, druggist, 37 Welling-
ton, h 53 Norman
Johns, Jos, retired, h 53 Norman
Johns, Thomas, cabman, h 137
Caledonia

Johnson, A, agent Massey Harris,
h Blake
Johnson, Ambrose, G T R, bds
Crown Hotel
Johnston, Andrew, lime manufac-
turer, h Erie
Johnston, A J, druggist, h Erie
Johnston, Mrs Annie (wid John),
h 62 Church
Johnson, Angus, coal merchant,
h Douro
Johnson, A R, butchr, 60 Downie,
h Albert
Johnson, B, butcher, h Albert
**Johnson, Fletcher (Dobson &
Johnston), h Nelson**
Johnson, Geo, butcher, h Erie
Johnson, George, butcher, bds
Birmingham
Johnson, Henry, G T R, h Well
Johnson, H M, ins, 11 Market, h
Mary
Johnson, J, drovr, h Birmingham
Johnson, Miss Jessie, teacher,
bds Cambria
Johnson, Jonah, G T R, h Queen
Johnston, Jno, G T R, h Cambria
Johnson, John, clerk, bds Queen
Johnson, John J, lab, 12 Water
Johnson, J S, engr, h 112 Douro
Johnston, Leonard M, clerk Can-
adian Express Co, h Cambria
and Erie
**Johnston, Miss Louisa, lib-
rarian Stratford Public Library,
Cambria**
Johnston, Miss Minnie, teacher,
bds Erie
Johnson, T B, butchr, Market sq
Johnson, Thomas, G T R, bds
Crown Hotel
Johnson, V, clerk G T R, bds
Nelson
Johnson, Wm, G T R, Nelson

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO

MONTREAL. TOTAL ASSETS, \$67,244,000

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

95

Johnson, Wm, G T R, bds Queen
Jolliffe, Ernest B, foreman, cab-
inet maker, h Norman
Jolly, Robt, lab, h 307 Erie
Jones, A C, traveler, h Erie
Jones, Alfred, bkpr, bds 339 Erie
Jones, Arthur, G T R, bds Well
Jones, Frank, jeweler, William
Jones, Geo T, foremn sewer wks,
h Erie
Jones, James, h Albert
Jones, Jas, car inspector, h Well
Jones, John, engineer, h Grange
Jones, Mrs Ruth (wid John),
grocery, h 339 Erie
**Jones, W E, watchmaker, 23
Market, h William**
Jones, Wm, lab, h 129 Caledonia
**Joy comes from reading the
Herald**
Judged by its merit, there is
none better than the Herald
Jung, Otto, prop Albion Hotel,
79-85 Ontario
**Just try a Herald ad—you
won't regret it**
**Justice awards the Herald the
palm**
Kaiser, Saml, lab, h Ontario
**Kalbfleisch Bros (Geo and Hy),
props Empire Cycle Works,
Erie, cor St Patrick, h Cambria**
Kalbfleisch, Hy, ret'd, h Cambria
Kane, Hugh, G T R, h Queen
Kane, Owen, G T R, h Douglas
Kane, Patk, bricklayer, h Bay
Kane, Wm, ice mrcht, h Water
Kastner, Mrs Catharine (wid
Michl), h 69 Caledonia
Kastner, Edwd, clk, h Wellington
Kastner, Miss Elizabeth, clerk,
bds 69 Caledonia
Kastner, Frank, G T R, bds
Wellington



FOR A BUSINESS
EDUCATION IS
NOT AN EXPENSE

IT'S AN INVESTMENT.

Central Business College

STRATFORD, ONT.
W. J. ELLIOTT, Principal.

Kastner, Geo, cabinet maker,
Wellington
Kastner, Jno, GTR, h Wellington
Kastner, Wm, G T R, bds Wel-
lington
Kay, A M, assistant postmaster,
h Waterloo
Kay, Geo, accountant Perth Mu-
tual, h Shrewsbury
Keane, Edwd, labr, h Hunting-
don ave, cor Avondale ave
Kearney, John, helper G T R,
bds Arlington Hotel
Keefe, Arthur, G T R, h Louisa
Keegan, P, G T R, h Home
**Keen, shrewd business men
know the value of Herald ads**
Keenan, Felix, G T R, h Dufferin
**Keep in the front row by read-
ing the Herald**
Keiller, J H, prop Mansion
Hsc, St Patrick cor Wellington
Keller, Chas, music tchr, h Nelson
Keller, Chas S, brick maker, h
Monteith ave
Kelly, Jas, sectionman, h Regent
Kelly, J P, merchant tailor, 57
Ontario, h Ontario
Kelly, Thos, G T R, h Chestnut
Kennedy, Geo, boiler maker G T
R, h Caledonia
Kennedy, Mrs Jas, h Brunswick
Kennedy, John, G T R, h Milton

FANCY AND LEADED GLASS at DUNCAN L. MYERS
HARDWARE
MARKET SQUARE. PHONE NO. 31.

CANADIAN BANK OF COMMERCE

TRANSACTS A GENERAL BANKING BUSINESS.
 CAPITAL. \$8,000,000. Interest Allowed on Deposits.

98

VERNON'S DIRECTORY

Ladies always prefer The Herald
 Laing, Jno, fitter GTR, h Matilda
 Laing, Mrs, h Ontario
 Lake, Thos, engineer, h Worsley
 Lamb, A E, wood carver, bds King
Lamb & Bate, pump manfrs, 86 Ontario
Lamb, E L (Lamb & Bate), h Romeo cor Brunswick
 Lamb, Mrs I A, h King
 Lamarch, Nelson, tinsmith, bds Dominion House
 Lamont, S, pntr G T R, h Argyle
 Lanark, —, G T R, h Mackenzie
 Landers, Mrs, h Erie
 Lane, John, G T R, bds 14 St George
 Lang, Jas, h Grange
Lang, Robt R, city clerk, bds Albion Hotel
 Laimour, Robt, rettd, h St David
 Larkworthy, G, bchr, h Ontario
 Larkworthy, Geo, jr, butcher, 12 Market, h Cobourg
Lauder, A W (Lauder Bros), h Nile
Lauder Bros, fish and fruit, Downie
 Lauder, John, G T R, h Nile
 Lavell, Anthy, rtd, h 224 Huron
 Laverty, Mrs Magdalena (wid Bernard), h Huron
 Law, Rev Geo, 312 Nelson
 Lawrence, Geo, cabinet maker, bds Erie
Lawrence, G W, & Son, barristers, City Hall
 Lawrence, Mrs Maty. (wid W G), h 135 Church
Lawrence, Wm (G W Lawrence & Son), h Ontario
 Lawson, L R, G T R, h Charles
 Lawson, J H, harness, 57 Wellington, h Albert
 Lawson, Mrs M A, boarding, h Ontario
 Lawson, Nelson, lab, h Water
 Lawson, Peter, lab, h Albert
 Lawson, Thos, boots and shoes, 30 Ontario, h same
Leading, aye! always leading, is a fitting Herald motto
 Leather, —, G T R, h Dufferin
 Lee, Mrs C, h Wellington
 Lee, John, G T R, h Kent
 Lee, Sam, laundry, 49 Wellington
 Lefevre, Alex, G T R, h Milton
 Legg, Mrs Eliza (wid Henry T), h Douglas
 Legg, John, lab, bds Douglas
 Legg, Robt, carpenter, h Douglas
 Leitch, Rev M L, pastor Knox Church, h Daly ave
 Leitch, Mrs Mary (wid Peter), h 134 Huron
 Leith, John, G T R, h St David
 Leith, Wm, cigar maker, bds St David
 Lennon, T, agt, h 234 Elizabeth
 Leopard, E C, car repairer, h Brunswick
Let The Herald do your printing
 Lettie, Robt, shoemakr, h Albert
 Levett, Geo, cigr manfr, h Albert
 Levett, Harry, G T R, h Rebecca
 Levett, Harry, G T R, h 110 Grange
 Leversage, George, county treas, h Ontario
 Lewis, A E, G T R, h Blake
 Lewis, F J, bartender, American House
Lewis, W P, prop American House, Downie, cor Kent
 Liddle, Thos, G T R, h Grange

COMMERCIAL HOTEL

\$1.00 PER DAY.
 T. HAGARTY, Proprietor.
 MARKET SQUARE.

THE NORTH BRITISH AND MERCANTILE INSURANCE CO.

One of the Leading British Canadian Assets, \$5,013,450.
 Companies.

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

99

Items of Interest

ARE TO BE FOUND IN THE
 CATALOGUE OF THE . . .

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

CIRCULARS FREE

W. J. ELLIOTT, Principal.

Libbky, Walter, coll inst, bds Birmingham
 Lightfoot, A C, tlr, bds Cobourg
 Lightfoot, G A, coal and wood, h Cobourg
 Lilloo, J M, carpnt, h Dufferin
 Lindsay, Wm J, machinist, h 231 Cambria
 Lines, John, G T R, h Douro
 Linwood, Mrs James, h Nile
 Litt, Geo, bricklayer, h Matilda
 Lloyd, A G, grocr, 41 Wellington, h Brunswick
 Lloyd, Albert, grocer, h Albert
 Lloyd, Frank J, agent, bds Devon
 Lloyd, James, fruiterer, 23 Wellington, h Devon
 Lloyd, Jas, cabinet maker, bds Arlington Hotel
 Lloyd, John, grocer, h Nile
 Lloyd, Spencer, clerk, bds Devon
London Life Assurance Co, R J Gourlay, asst supt, Ontario, cor Market
 Long, Simon P, G T R, h Caledonia
 Longfoot, Jas R, draymn, William
 Loney, Peter, G T R, h South
 Loney, W, G T R, h South
 Loretto Convent, Waterloo
Love to read, do you? The Herald will serve to kindle the flame
 Low, F J, G T R, bds 170 Wellington
 Lowe, John, G T R, h Louisa
 Lowe, John, G T R, bds Mowat
 Low, J R, policeman G T R, h 170 Nelson.
 Lucas, Wm, h Water
 Lupton, Geo, merchant, h South
 Lundy, Chas, car cleaner, h South
 Lye, Arthur L, G T R, h Mowat
 Lye, Jos, carpenter, h Front
 McAllister, Edwd, firemn, h Nelson
McArdle, R, prop Crown Hotel, Waterloo and Downie
 McAskwill, Mrs, h Strachan
 McBeath, Donald, wood carver, h 143 Hibernia
 McBurney, Miss M, teacher, bds Water
 McBurney, Thos, carpnt, h Water
 McCaffrey, Arthur, h Milton
 McCaffrey, Ed, rtired, h Cobourg
 McCaffrey, Patk, carpenter, h Forman ave
 McCallum, D, G T R, h Albert
 McCallum, D, shoemkr, h Mary
 McCallum, Mrs E, h St David
 McCallum, Miss M, clerk P O, St David
 McCallum, M, shoemaker, 78 Downie
 McCann, Miss E, clerk, bds Gore
 McCann, Fredk, furniture finishr, h St George
 McCann, Geo, G T R, h Douro
 McCann, Hugh, molder G T R, h Gore
 McCann, Miss N, clerk, bds Gore
 McCordle, Jas, mgr of Empire Brewery, h Erie
 McCarthy, John A, chief police, h Mornington
 McCarthy, J A, policeman, h Mornington

BEST GRADES OF **RUBBER AND LEATHER BELT** AT **DUNCAN L. MYERS**
 HARDWARE, MARKET SQUARE. PHONE No. 31.

Canadian Bank of Commerce

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

100

VERNON'S DIRECTORY

McCarthy, Jno, agnt, bds Romeo
McCarthy, T B, county constable,
h Romeo
McCauley, J J (J McCauley &
Sons), h 101 Downie
McCauley, Jno, btchr, 101 Downie
McCauley, John, & Sons, btchrs,
19 Wellington, h 101 Downie
McCauley, M, butcher, 97 On-
tario, h Ontario
McCauley, M J (J McCauley &
Sons), h 101 Downie
McClatchey, Samuel, clerk, h
Railway ave
McClure, John, labr, h Cobourg
McComb, Mert, G T R, h Huron
McCone, Wm, labr h Douglas
McConnell, Thos, lbr, h Brunswick
McCormick, L, G T R conductor,
h Nile
McCrimmon, John D, boots
and shoes, Downie, bds Wind-
sor Hotel
McCullye, Wm, cheese agent, bds
Erie
McDermid, Mrs Christiana (wid
Hugh), h St Mics. el
McDonagh, Rev W, h 127 Church
Macdonald, A, dry goods, 17-19
Market
McDonald, A, conductor G T R,
h Queen
McDonald, Alex, stone ctr, h Erie
McDonald, Alex, stone cutter, h
161 Huron
McDonald, C J, printer, h Nile
Macdonald, Jas, mgr foundry, h
Cambria
McDonald, J G, bds Norman
McDonald, Jno, draymn, h Albert
McDonald, J R (McDonald Mfg
Co), h Stratford
McDonald, Malcolm, carpenter,
h Gore
McDonald, Malcolm, tailor, bds
St Georg
Macdonald Mfg Co, J Macdonald,
manager, Railway ave
McDonald, Norman, h Huron
McDonald, P, G T R, h Home
Macdonald, Peter, foundry, bds
Cambria
McDonald, Richd, yardman, bds
Crown Hotel
McDonald, Rodk, labr, h Blake
McDougal, Allan, G T R, bds
Milton
McDougal, D, h Nelson
McDougal, David, G T R, bds
Milton
McDougal, Miss Maggie, clerk,
bds Milton
McDougal, Ptr, G T R, bds Milton
McDougal, Wm, G T R, h Milton
McDowell, Jas, h Blake
McDowell, John, crpntr, h Home
McFadden, Geo, ret, h Milton
McFadden, Jas, sr, clerk Surro-
gate Court, h Huron
McFadden, Jas, jr, asst clerk Sur-
rogate Court, bds Huron
McFarlane, Malcolm, contractor,
h William
McFee, L, h Nelson
McGar, Wm, roadmastr, h South
McGeary, Mrs, h Queen
McGeary, P, labr, h Regent
McGeorge, John, carpenter, h
Mackenzie
McGeorge, Wm, G T R, h Argyle
McGowan, Mrs E, h Nile
McGraw, Mrs, h Louisa
McGraw, N, GTR, h 31 Inverness
McGrath, J T, foreman G T R
shops, h Hibernia
McGregor, Chas J, clerk customs,
h Norman
McHale, John, rldr boss, h Douro

THE MERCHANTS' FIRE INSURANCE CO'Y, TORONTO

Authorized Capital, \$500,000.00. Full Government Deposit.

JOHN C. MONTEITH, Agent, Stratford.

OF THE CITY OF STRATFORD

101

CENTRAL BUSINESS COLLEGE, STRATFORD, ONT.



Principal.

DAY AND EVENING SESSIONS.

McGuire, Edwd, mail driver, h
Douglas
McGuire, John, boiler maker, h
Douglas
McHaffie, —, conductor G T R,
h Gore
McHugh, Mrs Jno, h Railway av
McHugh, Mrs, h Rebecca
McIlhargey, Clement, grocer,
7 Market, h Huron
McIlhargey, David, coal oil deal-
er, h Charles
McIntosh, Chas, GTR, h Ontario
McIntosh, David, brkmm, h South
McIntosh, David, h Cambria
McIntosh, Mrs John, h Bay
McIntosh, Robt, fireman, h Nile
McIntosh, Wm, clk, bds Cambria
McIntosh, Wm, brcklyr, h Ontario
McIntyre, John, clerk, h Ontario
McIntyre, John J, fireman G T R,
h Shrewsbury
McKay, Rev A J, pastor Baptist
Church, h Church
McKay, Alex, gardener, h 36 Earl
McKay, D, shoe mkr, h Mackenzie
McKay, Miss Marion, bookkpr,
bds 75 Princess
McKay, Wm, ret, h 75 Princess
McKee, Jas, labr, h Railway ave
McKellan, Wm, G T R, h Cherry
McKelvey, Miss Amie, teacher,
bds Galt
McKelvey, Miss Fannie, book-
keeper, bds Galt
McKelvey, Saml, pattern maker,
h Galt
McKenzie, A, ret, h Ontario
McKenzie, Miss Hattie, clerk,
bds Ontario
McKeown, R H, brkmm, h Albert
McKibbin, Mrs M A (wid Rev W
M), 135 Huron
McKinnon, Mrs, McKenzie

McKnight, R S, G T R conductor,
h Douro
McLagan, Geo, wholesale furni-
ture dealer, h Mill
McLagan, Jno, bldr, h Wellington
McLagan, Robt, ret, h Downie
McLaren, A, travlr, h Brunswick
MacLaren, A, M P, cheese dealer,
8 Market, h Daly ave
McLaren, Dnld, crpntr, h Cobourg
McLarty, Mrs, h Wellington
McLatchey, Wm, crvr, bds Albert
McLaughlin, Matthew, G T R, h
Railway ave
McLaughlin, Michl, lbr, h Queen
McLaughlin, Michl, lbr, h Regent
McLean, A P, merchant tailor,
67 Ontario, bds Albion Hotel
McLean, F H, merchant, bds Al-
bion Hotel
McLean, R C, merchant, bds Al-
bion Hotel
McLean, Robt, G T R, bds Albert
McLean, —, car inspector, G T
R, h Inverness
McLean, John, G T R, h Albert
McLean, John, jr, G T R, bds
Albert
McLellan, Chas, fitter, h Nile
McLellan, Donald, G T R, h Rail-
way ave
McLellan, Dnld, tailor, h Ontario
McLellan, John, ret, h Elizabeth

Lawn Mowers and Rakes THE BEST MAKES AT
Duncan L. Myers,
HARDWARE, MARKET SQUARE, 'PHONE No. 31.

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

Canadian Bank of Commerce

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

102

VERNON'S DIRECTORY

McLellan, Miss Margaret, ret, h Elizabeth
Maclenan, Alex, merchant tailor, 33 Ontario, h 46 Church
McLennan, A, labr, bds Victoria
McLennan, Mrs Barbara (wid David), h 117 William
McLennan, Mrs Janet, teacher, bds 117 William
McLennan, Miss Jean, teacher, bds 117 William
McLennan, Mrs, h Victoria
McLeod, Miss Effie, weaver, bds 14 St George
McLeod, F C, G T R, h Centre
McLeod, Harry, GTR, 1 ds Argyle
McLeod, Jno H, ret, h 125 Huron
McMann, Jas, G T R, h Rebecca
McMann, John, tailor, h King
McMaster, John, veterinary surgeon, h St David
McMillen, Mrs A L, h 34 Douglas
McMillan, Arthur H, clerk, bds 34 Douglas
McMillan, Danl, engrn, h Queen
McMillan, Mrs Jean (wid Jos), h Elizabeth
McMillan, John, labr, h Douro
McMillan, John, ret, h St George
McMillan, Walter, painter, 11 Erie, h Centre
McMullan, John, molder, h Erie
McMoran, Jas R, labr, h Home
McNab, I, carpenter, h Louisa
McNab, Peter, Waterloo
McNab, —, G T R, h Waterloo
McNally, Miss, h Strachan
McNaughton, D C, porter, bds Cobourg
McNaughton, Jas, painter, bds Cobourg
McNaughton, Miss, dressmaker, 38 Ontario
McNaughton, Wm, pntr, h Cobourg
McNeill, R, la'r, h Ontario
McNichol, Donald, fitter, bds Vincent
McNichol, Duncan H, fitter G T R, bds Vincent
McNichol, Nichol, fitter G T R, h Vincent
McPhee, Jno, GTR, h Railway av
McPhee, Alex, fitter, h Church
McPhee, Angus, G T R, h Railway ave
McPhee, M, shoemkr, bds Brunswick
McPhee, Mrs, h Brunswick
McPherson, A J (A J McPherson & Co), h Norman
McPherson, A J, & Co, furriers and boots and shoes, 64 Ontario
McPherson, Alex, 10 Milton
McPherson, Miss Amy, h Norman
McPherson & Davidson, barristers, 18 Market
McPherson, D R (Ewart & McPherson), h Birmingham
McPherson, G G (McPherson & Davidson), h Centre
McPherson, Oliver, clerk, bds Birmingham
McPherson, —, ret, h Milton
McPhilly, John, G T R, h Huntingdon ave
McQuade, John, G T R, h Nelson
McQuaid, John, teamster, h Railway ave
McQuade, Jos, G T R, bds Nelson
McQuade, Mrs, h Douglas
McQuade, Nicholas, brakeman, h Erie
McQuade, Miss S, tailoress, bds Nelson
McQuade, Robt, GTR, bds Nelson
McTavish, Alex, labr, h James
McTavish, Alex, horse dealer, h 113 Caledonia

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



THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION

Head Office, Toronto. Authorized Capital, \$5,000,000.
The System of The "Canadian" affords The Ideal Security. MONEY TO LOAN.
JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

103

Mabee, J P, barrister, Albert cor Downie, h Grange
Mackalier, Edwd, cigars, h Waterloo
Macklin, Wm, dry goods, 18 Ontario, h Huron
Madigan, Mrs, h Albert
Madill, Alex, labr, h Avon
Madill, J A, shoe fctry, bds Avon
Magee, Wm H, GTR, h Cambria
Maguire, Albert, overseer G T R, h Grant
Maguire, Wallis, painter G T R, bds Grant
Mahony, Mrs, h Brunswick
Mahony, T H, brakeman, h Nile
Mahony, Thos, G T R, h Bay
Maitland, G F, photographer, Downie, h 151 Norman
Make a success of it—advertisement in the Herald
Malcolm, Geo, teacher Collegiate Institute, h Mornington
Mallion, Jno, brickmkr, h Huron
Mallion, Robert, brickmaker, h Erie
Mallion, E, boilermaker, bds Erie
Mallion, Stephen, G T R, bds Erie
Mallion, W H, boilrmkr, bds Erie
Mallion, W J, G T R, bds Huron
Mallo, Levi, lab, h Rebecca
Malone, Jas, machnst, h Ontario
Maloney, Mrs, h Dufferin
Malsmess, Harry C, engrn, h Erie
Manning, Mrs C, h Water
Mansion House, J H Killer, prop, St Patrick, cor Wellington
Maria, Jas, whip maker, over Sholtz's store, Erie
Mark, Geo, fireman, bds Home
Mark, Mrs, h Home
Mark, Walter, G T R, bds Home
Markey, Jas, G T R, h Wellington
Markle, B, J erectr, bds 74 Erie

Don't Wait For Something to turn up.

Get a Business Education and turn something up.

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Marks, John, G T R, h Erie
Marks, Thos, miller, h Wellington
Marquis, Miss Lottie, dressmkr, bds 119 Huron
Marsden, S F, mchnst, h Downie
Marshall, Ed, machnst, h Grange
Marshall, Mrs, h Brunswick
Marshall, R F (W R Marshall & Son), h Water
Marshall, W R (W R Marshall & Son), St George
Marshall, W R, & Son, commission, Market sq
Martell, R E, G T R, h Argyle
Martin, Charlie, teacher, bds St Patrick
Martin, John, grocer, h Queen
Martin, James, h Ontario
Martin, John S, G T R, h Queen
Martin, Mrs, h King
Mason, Mrs L, h Ontario
Massey Harris Co, limited, John Robertson, manager, 31 Wellington
Mathews, A, Hotel, Nile
Mathews, John, G T R, h St David
May, T J, traveler, h St David
Mayberry, C A, prin Collegiate Institute, h Douglas
Maynard, Wm, manager Bank of Commerce, h Douglas
Mayze, Mrs Margaret, h Charles

DUNCAN L. MYERS
HARDWARE,
MARKET SQUARE. Phone No. 31.

BISSELL'S CYCO BEARING GOLD MEDAL
CARPET SWEEPERS ARE THE BEST.

CANADIAN BANK OF COMMERCE

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

104

VERNON'S DIRECTORY

Maxwell, John, painter, h Front
Meegan, Chas, bds Nile
Meegan, Frank, clerk, bds Nile
Meegan, Mrs, h Nile
Mein, Mrs, h-Railway ave
Meredith, Wm, flagman, h Nile
Merkins, Mrs L, knitting, h Wel-
ington
Merner, Fred, G T R, h Cambria
Merry, W H, manager Boys'
Home, h Avon
Merchants' Bank of Canada, Wm
Pringle, manager, Al ert
Metropolitan Life Ins Co, R
B Walter, asst supt, 35 Erie
Michan, K, foreman, h Bay
Michan, Mrs, h Brant
Millbourn, F G, G T R, h Cairnes
Miller, Mrs Elizabeth (wid Saml),
laundry, h 95 Erie
Miller, H S, G T R, h Mackenzie
Miller, John, cigarmaker, bds St
Patrick
Miller, Walter, bkpr, h Elizabeth
Miller, Walter, ins, 64 Ontario
Miller, Thos, ins agt, h Elizabeth
Miller, Miss T, milnr, bds 95 Erie
Mills, Geo A, cabman, h 72 Erie
Mills, Geo H, bds 72 Erie
Mills, Mrs J W, h Dufferin
Mills, Mrs Sydney, h Front
Mills, W R, bookkpr, h Vincent
**Mind your P's and Q's and
read the Herald**
Mingay, Frederick, turner, h
Shakespeare
Minshell, George, fitter, h Well
Mitchell, Edwd, G T R, h Ontario
Mitchell, John, driver, h Albert
Mitchell, Wltr, G T R, h 67 Brant
Modeland, Geo, lab, h Cambria
Moderwell, Andrew, clerk P O,
William
Moderwell, M C, clk, bds Norman
Moderwell, Mrs Ann (wid Robt),
h Norman
Moderwell, M C, dep Sheriff,
John, cor Norman
Moffat, Miss J, nurse, hospital
Moffat, Wm, retired, h Britannia
Moir, Johnnie, G T R, bds Nile
Moir, Louie, cutter, h Nile
Moir, Mrs, h Nile
**Money made by advertising in
the Herald**
Monkman, A, clerk, h Brunswick
Monroe, O, clerk, h George
Montgomery, J, firemn, h Douro
Montgomery, John, rags and iron,
h Erie
Montgomery, Robt, tmstr, h Erie
Monteith, John C, ins, 29 Wel-
lington, h Erie
Monteith, J D, M D, 3 Market,
h Erie
Moody, W C, St Patrick
Moon, John, G T R, h Mackenzie
Mooney, W J, traveler, h Douro
Moore, A, brakeman, bds Douro
Moore, C P, traveler, h Douro
Moore, E A, cashier Bank of
Montreal, bds 7 Norman
Moore, Geo, G T R, h Well
Moore, Jas, engineer, h Grange
Moore, John, G T R, h Well
Moore, Jos, bds Bay
Moore, Mrs, h Nelson
Moore, Rbt, blksmth, bds Douglas
Moore, Robt, engineer, h Bay
Moore, Thos, fitter, h Bay
Moore, Wm, upholstr, bds Douro
Moore, Wm, labr, h Regent
Moore, Wm H, labr, h John
Moorehead, Mrs, h Douro
Morarity, Edwd, baggageman, h
Dufferin
Morgan, Robert, painter, bds
Gladstone Hotel

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

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO.

MONTREAL. PROMPT PAYMENTS. LIBERAL SETTLEMENTS.

J. C. MONTEITH, Local Agent, Stratford.

CITY OF STRATFORD

105

Morris, John, blacksmth, St Pat-
rick, h Wellington
Morris, Wm, tool keeper G T R,
h Huron
Morrison, David, G T R, h Nile
Morrison, J A, G T R, h Rebecca
Morrison, Jas, cheese instructor,
h Wellington
Morrison, John, clerk, h 129 Erie
Morrison, Patk, labr, bds 129 Erie
Morrison, Philip, labr, h 89 Erie
Morrow, W J, blacksmith, h 154
Nelson
Mortimer, R, mason, h Well
Morton, Geo, labr, bds Nelson
Morton, Mrs, Nelson
Mossop, Fredk, car reprer, h Bay
Mothersill, Mrs J (wid Dr Jos),
bds Church
Moulton, Geo, labr, h Albert
Moulton, H, G T R express agt,
h Nelson
Mowat, Alfd, manfr, h Douglas
Mowat & Johnson, coal and
wood, Falstaff
Mowat, W (W Mowat & Son),
h 82 St George
Mowat, W, & Son, private ban-
kers, 1 Wellington
Mowbray, Mrs E H (wid Jas),
grocer, h 119 Huron
Moyer, Rev I M, h Gore
Muir, A, G T R, h Mowat
**Multiply your chances for suc-
cess by advertising in The
Herald**
Mummery, Chas, GTR, h Falstaff
Murphy, Jas, cigar maker, bds
Crown Hotel
Murphy, Jos, G T R, bds Do-
minion Hotel
Murphy, Patk, lab, h Queen
Murray, John, ret, h Brunswick
Murray, John, h Gore

**CENTRAL BUSINESS
COLLEGE**
Stratford, Ont.

Young ladies and gentlemen educated for usefulness

W. J. ELLIOTT, Principal.

Murray, John P, millwright, h 50
Daly ave
Murray, J W, G T R, h Brant
Murray, Patk, horse dlr, h Church
Murray, Robt, ret, h 42 Daly ave
Murray, Saml, G T R, h Brant
Murray, Wltr, ret, h Galt
Myer, John B, mason, h Strachan
Myer, Jno, jr, tnsmt, bds Strachan
Myer, Robt, ydsmn, bds Strachan
Myers, Albt, clerk, bds Huron
Myers, D L hardware, 3 Wel-
lington, h Caledonia
Myers, Jas, upholsterer, bds Cale-
donia
Myers, Mrs Janet (wid Robt), h
Caledonia
Myers, John, shoemkr, h Huron
Myers, Jos, plumber, h Albert
Myers, Leonard, woolen mills,
bds Huron
Myers, W C, sec Y M C A, h
St David
Napier, Chas, shoemaker, bds
Nelson
Napier, Geo, cigarmaker, bds
Nelson
Napier, J, G T R, h Dufferin
Napier, Jas, boiler mkr, h Nelson
Napier, Jas, G T R, bds Nelson
Napier, Wm, boiler maker G T R,
bds Nelson

The Sherwin-Williams Paint made to Paint with at
DUNCAN L. MYERS
HARDWARE, MARKET SQUARE. 'PHONE No. 31.

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

106 VERNON'S DIRECTORY

Nash, Frank, barber, h Ontario
Nasmyth C E, druggist, 2
 Downie, h St George
 Nasmyth, J H, druggist, h Front
 Nasmyth, Wm, clerk, bds Front
 Neal, H, G T R, h Mowat
 Nealon, Jno, lbr, bds Birmingham
 Nealon, Michael, section foreman
 G T R, h Birmingham
 Near, W J, labr, h Brunswick
 Nearns, John, mldr, h 262 Nelson
 Neff, Christopher, labr, bds Bay
 Neff, John, labr, h Bay
 Neff, Wm, labr, bds Bay
 Neild, R R, G T R, h Grange
 Neill, A E, dispatcher, St David
 Neil, Miss, dressmaker, 43 Wel-
 lington
 Neil, Wm, upholstr, h Wellington
 Nelligan, Jno, G T R, h Dufferin
**Nero fiddled while Rome
 burned. Read The Herald
 under all circumstances**
 Neven, Thos, brakeman, h Well
**Never despair of success. Ad-
 vertise in The Herald**
 Neville, Harry, G T R, bds Douro
 Neville, Jos, G T R, h Falstaff
 Newbold, Leonard, h 15 Grant
 Newman, H G, boiler maker, h
 Brunswick
 Newton, John, G T R, h Blake
 Newton, R, lab, h Albert
 Newton, Thomas, blacksmith, h
 Cambria
 Nichol, Hugh, jailr, h St Andrew
 Nichol, Miss Jessie, h Erie
 Nichol, Mrs, h Grange
 Nichols, Wm, fancy goods, 39
 Wellington, h Norman
 Nickerson, Donald J, machinist,
 bds Linton ave
 Nickerson, Mrs G, h Linton ave
 Norfolk, Mrs C, h Nile

Norfolk, Abner C, shoemaker,
 bds Hibernia
 Norfolk, W J, printer, Herald,
 bds Hibernia
 Norfolk, Wm J, butchr, h Hibernia
 Nolan, Job, G T R, h Douro
 Noland, Mrs, drssmkr, h Ontario
 Nornabell, Edward, G T R, bds
 34 Grant
 Nornabell, George, G T R, bds 34
 Grant
 Nornabell, John, h 34 Grant
 Nornabell, Lundy, druggist, bds
 34 Grant
 Nornabell, Miss M, clerk, bds 34
 Grant
 Norris, T A, carpenter, h Regent
 Norris, Wm, G T R, h Nelson
 Nopper, Alfd, GTR, bds St George
 Nopper, Chas, bds Britannia
 Nopper, Mrs Johanna (wid John),
 h Britannia
**Note this—The Herald is the
 peer of the local press**
Nuggets of gold in Herald ads
 Nunns E H, G T R, h Nile
O'Beirne, W N, prop Stratford
 Beacon, h Elizabeth
 O'Brien, Miss Annie, fancy goods,
 Nile
 O'Brien, G T R, h Romeo
 O'Brien, D, G T R, bds Crown
 Hotel
 O'Brien, David, lab, h Erie
 O'Brien, J J, confctnr, 71 Ontario
 O'Brien, Michl, baker, 6 Ontario
 O'Brien, Michael, lab, h Britannia
 O'Brien, T J, confectioner, 51
 Wellington, h Ontario
 O'Brien, Wm, G T R, h Romeo
 O'Connell, Daniel, gardener, bds
 168 Caledonia
 O'Connell, Mrs Ellen (wid
 Jas), h 168 Caledonia

COMMERCIAL HOTEL

\$1.00 PER DAY.
 T. HAGARTY, Proprietor.
 MARKET SQUARE.

WESTERN FIRE ASSURANCE CO., TORONTO
 The Leading Fire Co. of Canada. Capital \$1,000,000
J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD 107

O'Connell, Mrs Mary (wid John),
 h Huron
 O'Connell, Michl, lab, h Chestnut
 O'Connor, H S, boarding, h
 Downie
 O'Connor, T, lab, h Shakespeare
 O'Connor, T J, despatcher, h
 Brunswick
 O'Donnell, Richd, upholsterer,
 bds Hibernia
 O'Donnell, Thos, flour and feed,
 Market sq
 O'Donnell, Wm, policeman, h
 Hibernia
 O'Donoghue, Andrew, lab, bds
 Elizabeth
 O'Donoghue, Jas, G T R, bds
 Gore
O'Donoghue, John, ins, 11
 Market, h Gore
 O'Donoghue, John, jr, G T R,
 bds Gore
 O'Donohue, Patk, lab, h Douro
 O'Donoghue, P, lab, h Elizabeth
 O'Flaherty, E, grocer, Downie, h
 Cambria
 O'Flaherty, Mrs, h Douro
 O'Flaherty, T, printr, bds Nelson
 O'Flaherty, Timothy, G T R,
 Nelson
 O'Grady, John, lab, h Milton
 O'Grady, M, retired, h Albert
 O'Grady, Miss Mary, h Milton
 O'Hara, Jas, blksmth, h Nelson
 O'Haie, John, h Grange
 O'Leary, Patrick, lab, h Queen
 O'Leary, T, G T R, h Victoria
O'Loane, Jas, police magis-
 trate, h Church
 O'Mara, Anthony, pntr, bds Erie
 O'Mara, Michl, shoemkr, h Erie
 O'Mara, Thos, cigar maker, bds
 Erie
 O'Rourke, Mrs, h Douro

TELEPHONE



CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

If you require a Bookkeeper or Stenographer.

O'Neil, Richd, G T R, bds Com-
 mercial Hotel
O! be joyful—read the Herald
 Oakley, T J, dspchr, h Brunswick
**Obey common sense and ad-
 vertise in the Herald**
 Odbert, Mrs Margaret (wid J J),
 h St Andrew
 Odbert, Thos, ret'd, h Strachan
 Odbert, Mrs Wm, h Grange
 Offord, John, tmstr, bds 71 Charles
 Offord, Richd, crpntnr, h 71 Charles
 Ogilvie, Wm, retired, h Erie
 Olcott, Mrs, h Well
**Old and young, rich and poor,
 read the Herald**
 Oman, H A W, plumber, bds
 William
 Oman, John, crpntnr, h William
 Oman, John, cabinet maker, h
 Elizabeth
 Oman, Robert L, machinist, bds
 William
 Oman, Wm, clerk, bds William
**Only \$1 a year to send a
 Herald to a distant friend**
 Orr, A, porter, bds Albert
 Orr, John, contractor, h William
 Orr, Joseph, manager, Orr's Mill,
 h Ontario
 Orr, R T, accountant, Perth
 Mutual, Cobourg
 Orr, Thomas, h Cobourg

You can always get the best make of **CLOTHES WRINGERS** | **HARDWARE,**
 At **DUNCAN L. MYERS** | **Market Square**
 'Phone No. 31

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

108

VERNON'S DIRECTORY

Orr, W C (Gordon & Orr), h Nile
Osborne, Miss, dressmkr, h Douro
Osborne, W D, G T R, h Cherry
Oswold, A, contractor, h Home
Paeckert, E, 91 Ontario
Paeckert, E A, repairer, 87 Ontario, h Downie
Packert, Chas, mgr Perth Mutual Fire Ins Co, h 72 Nile
Packert, H N (H N Packert & Co), Mornington
Packert, H N, & Co, druggists, 63 Ontario
Padden, B, caretaker, h Rebecca
Padden, Thos, G T R, h Brant
Paff, Adam, boarding, h Milton
Palmer, Wm, labr, h Forman ave
Panton, A M, barrister, Downie cor Albert, h Ayon cor John
Panton, Rev E W, pastor St Andrew's Church, h Ayon cor John
Papper, David, G T R, h Gore
Parker, Wm, brbr, bds City Hotel
Parsons, H B, cashier Bank of Commerce, bds 7 Norman
Passon, B, G T R, h Guelph
Patterson, Andw, labr, h Front
Patterson, Miss M, music teacher, bds Front
Patterson, Mrs, h Brunswick
Patterson, R, G T R, h Downie
Patterson, Robt, G T R, h Front
Patterson, Thos, trvlr, 91 Downie
Patterson, Wltr, GTR, h Downie
Patton, Mrs Emily A (wid Robt), h Charles
Patton, H, fireman, h St David
Patton, Robt, mchnst, bds Charles
Patton, Wm, cabinet maker, bds Charles
Pauli, Fred, finisher, bds Front
Pauli, H, butcher, h Downie
Pauli, Henry, h Gore

Pauli, Jacob, butcher, 19 Ontario, h 91 Hibernia
Pauli, Mrs, h Front
Pays well to advertise in The Herald
Pearson, R H, caretaker Col Ins
Peart, Jos, G T R, h Kent
Pengelly, Richd, pntr, h Cobourg
Pengelly, R H, pntr, bds Cobourg
Penny, J W, painter, h Water
Penprase, Chas, ins agent, h Rebecca
People of sound judgment read The Herald
Pepper, Harry, painter h Mowat
Pepper, Harry, jr, painter, bds Mowat
Pepper, W J, weaver, h Nelson
Pequegnat, Jas, watchmaker, 8 Market, h 95 Cobourg
Persistent advertising in The Herald stimulates trade
Perry, Alfred, machinist, bds 33 Charles
Perry, Jas, mason, h 33 Charles
Perry, John, mason, h Cobourg
Perry, John, jr, machinist, bds Cobourg
Perry, W W, machinist, bds Cobourg
Perth Brewery, Delvin & Steele, props, Birmingham
Perth Flax and Cordage factory, John Hogarth mgr, Brunswick
Perth Mutual Fire Ins Co, Chas Packert, mgr, Ontario
Petch, P, agent, h Ontario
Peters, Hy, tinsmith, bds Nelson
Peters, Louis, mchnst, h Erie
Peters, Nicholas, GTR, h Cambria
Peters, Robt, ret, h Brunswick
Peters, Wm, teamster, bds Erie
Pethick, Mrs Annie, confectioner, 112 Downie

T. HAGARTY, PROP.
COMMERCIAL HOTEL
DOWNIE, OPPOSITE NEW CITY HALL.

MERCHANTS' FIRE INSURANCE CO., TORONTO

It gives insurance at lowest possible rates, based on a selection of the best risks in Ontario
Cities and Towns having approved fire protection.

J. C. MONTEITH, Local Agent, STRATFORD.

OF THE CITY OF STRATFORD

109

Testimonials

OF REAL MERIT REGARDING THE
Central Business College,
STRATFORD, ONT.

MAY BE FOUND IN OUR CATALOGUE.
Call for one. **W. J. ELLIOTT, Principal.**

Pethick, Mrs Joseph, h Downie
Pethick, Saml, labr, h Douro
Pettie, Geo, clerk, h Well
Pettie, Wm, clerk, bds Well
Pew, Geo, farmer, h Cherry
Pigeon & Daly, implements, 15 Wellington
Pigeon, Mrs, h Albert
Pike, John, ret, h Erie
Pilling, Hry, G T R, bds Dufferin
Pilling, Simon, G T R, h Dufferin
Piltz, Mrs, dressmkr, 13 Ontario
Pinch, John, G T R, h Douro
Pinch, Mrs Martha, h Cambria
Pitcher, R, h Mackenzie
Plank, Jos, G T R, h Kent
Plummer, Mrs Charlotte L (wid Thos), h Mary
Plummer, Wm, yardmaster, h Nelson
Plugradt, Fred, bartender, Albion Hotel
Poland, F J, student, Brunswick
Poland, John, tailor, h Brunswick
Pool, O, G T R, h Downie
Pop an ad into The Herald—it'll pay you
Porteous, R S, furniture, 62 Ontario, h William
Porter, Wesley, lab, h Ontario
Powell, H J, architect, Albert cor Downie, h Nile
Pratt, Alfred, teamster, h Ontario
Pratt, F, grocer, Ontario
Pratt, Frank B, G T R, h Nile
Pratt, F, & Son, job printers, 5 Wellington
Pratt, John, G T R, h Well
Pratt, W R (F Pratt & Son), h Ontario
Preston, Wm, mfr, h Shrewsbury
Pringle, Jas, grain merchant, h Vincent
Pringle, John, brakeman, h King

Pringle, Jas, jr, grain merchant, h Nile
Pringle, Jas, & Son, grain dealers, Albert cor Downie
Pringle, Wm, managr Merchants' Bank, res Bank
Proctor, Miss A, h Gore
Proctor, Mrs, h Nile
Proctor, Richd, G T R, h Mowat
Purdie, Mrs, h Wellington
Put your trust in God and your ad in the Herald
Pyne, John, lab, h Elizabeth
Pyne, Peter, lab h Elizabeth
Queen's Park, Queen
Queer folks who don't read the Herald
Quell your fears and advertise in the Herald
Query—who don't appreciate a good paper like the Herald?
Quidnuncs will be gratified by reading the Herald
Quilter, Mrs, h Grange
Quinlan, Cornelius, retired, h Norman
Quirk, Thos, G T R, h Milton
Quirk, Thos F, wines and liquors, Downie, h 119 Waterloo
Ramsay, John, G T R, h Queen
Rankin, Chas, clerk, bds Erie

DUNCAN L. MYERS,
HARDWARE,
Market Square 'Phone No. 31.

Sells Good Goods
AT
LOW PRICES.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

110

VERNON'S DIRECTORY

Rankin, C R, bookkeeper, Erie
Rankin, David, retd, h Church
Rankin, Jas, clerk, bds Erie
Rankin, Jas, lab, h Nelson
Rankin, J P, M D, Downie, h
Erie
Rankin, Jos, confectioner, 22
Ontario, h Erie
Rasey, Wm, G T R, h Mackenzie
Rau, Mrs Sebina (wid John), h 90
Hibernia
Read, John, manager Gas Co, h
Wellington
Read, Wm, retired, h St David
**Reap a good harvest through
the medium of the Herald**
Reardon, Jas, brakemn, h Albert
Reddaway, Arthur, h Ontario
Reddaway, Fred, grain buyer, h
Ontario
Reddy, Michael, signal man, h
Railway ave
Rehberg, John, weaver, bds 146
Nelson
Rehberg, John, carpenter, h 146
Nelson
Rehberg, L, clrk, bds 146 Nelson
Rehberg, Wm, clerk, bds 146
Nelson
Reiger, Justus, lab, h Romeo
Rennie, George, Inland Revenue,
h Douglas
Renrick, Robt, miller, h Ontario
**Results always good from ads
in the Herald**
Reynott, John, baker and confec-
tioner, Downie, h Falstaff
Reynolds, D D, G T R, h Douro
Reynolds, Frank, G T R, bds
City Hotel
Reynolds, Martin, G T R, bds
City Hotel
Richards, Jno, G T R, h Cambria
Richards, Peter, engr, h Ontario

Richards, Thos, lab, h Bay
Richards, —, brakeman, h Douro
Richardson, H, operator, h St
David
Riddell, J D, steamship agent, h
St Michael
Ridgedale, Herbert, G T R, bds
Argyle
Ridgedale, John, G T R, h Argyle
Ridgedale, Miss R, bookkeeper,
bds Argyle
Ridgedale, Wm, G T R, bds
Argyle
Rielly, Edward, h Mackenzie
Rigg, M, h Gore
Riley, A K, cabinet maker, h
Hibernia
Roach, David, hotel keepr, h Erie
Roach, John, trainer, h Ontario
Roach, Richd, bartndr, bds Erie
Roadhouse, Harris, lab, h Nelson
Robt, Mrs Ann, dressmaker, h
Huron
Robb, Samuel, lab, h Mowat
Robb, Mrs Elizabeth (wid David),
h Galt
Robb, Jas R, lab, h Louisa
Robb, Jas, retired, bds Douglas
Robb, Jos, G T R, bds Huron
Robert, Jas, engineer, h Douro
Roberts, J H, caretakr, P O bldg
Roberts, Miss M, stamp vendor,
Post Office
Roberts, R, lab, h Albert
Roberts, Robt, G T R, h Downie
Roberts, R W, pianos and or-
gans, 12 Ontario, h St Andrew
Roberts, W H, watchmaker, 58
Downie, h Waterloo
Roberts, Mrs Wm, h Brant
Roberts, W J, woolen mills, h
Elizabeth
Robertson, Chas, retd, h 41
Caledonia

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO.

MONTREAL. TOTAL ASSETS, \$67,344,000

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

111

Robertson, Geo, policeman, h
Charles
Robertson, J A, M D, 1 Welling-
ton, h 123 Brunswick
Robertson, John, car repairer, h
Douro
Robins, R J, dentist, Market sq,
h Church
Robins, T J, painter, h Dufferin
Robinson, A marchant, h Ontario
Robinson & Co, dry goods, 54
Ontario
Robinson, Danl, engr, bds Devon
Robinson, D, engr, bds Devon
Robinson, Geo, G T R, h Front
Robinson, Geo C, G T R, bds
Front
Robinson, Gilbert M, retired, h
Devon
Robinson, J C, engineer, h
Shakespeare
Robinson, Jno, engr, bds Devon
Robinson, Miss L, clerk, bds
Ontario
Robinson, Leonard, carpenter, h
Brunswick
Roddick, Jos, labr, h Ontario
Rodgers, A, G T R, h Victoria
Rodgers, Mrs M A, caretaker S
W school, h 59 Inverness
Rodgers, Jos, G T R, h Inverness
Rodgers, J F, h Grange
Roethermal, John, agent Massey-
Harris, bds Caledonia
Roffey, W R, confectioner, 95
Ontario, h same
Rollison, T, foreman, h Grange
Romenburg, Wm, blacksmith, h
Cobourg
Ronchey, Jas, painter, h Bruns-
wick
Ronchey, Walter, tmstr, h Albert
Roney, Jos, agent, h Brant
Roome, T F, baker, h Albert

Sometimes **A Clever
Young
Man**

MAY BE FOUND OCCUPYING A POOR POSITION.
A BUSINESS EDUCATION ENABLES HIM
TO SECURE SOMETHING BETTER.

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Rosel, Filander, labr, h Huron
Ross, Miss Annie, nurse, Hospital
Ross, A, taxidermist, h Norman
Ross, Mrs D, h Front
Ross, Donald, engineer G T R,
h Front
Ross, John, engineer, h Douro
Ross, John (Ross & Reddaway),
h Water
Ross & Reddaway, grain buyers,
11 Market
Ross, Thos, G T R, Front
Rosse, F, fruiterer, 94 Downie
Routier, Jos, G T R, h Romeo
Rowe, J E, tailor and dyer, 78
Downie
Royal Hotel, J M Scott, prop,
11 Wellington
**Royal road to success—adver-
tising in The Herald**
**R U anxious for trade? Then
put an ad in The Herald**
Ruse, Chas, carpenter G T R, h
Caledonia
Ruse, Chas, jr, carpenter, bds
Caledonia
Russell, J, architect, h Wellington
Ruttan, W A, clerk Merchants'
Bank, bds, 7 Norman
Rutherford, John, fitter, h Nile
Rutherford, Mrs, h Dufferin
Rutson, Thos, crpntr, h Cobourg
Ryan, F, despatcher, h Nile

Best **CUTLERY** at Lowest
makes of Prices at **DUNCAN L. MYERS**
HARDWARE, MARKET SQUARE, 'PHONE No. 31.

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

112

VERNON'S DIRECTORY

Sabastin, O B, barber, 35 Wellington
Sack, Fredk, marble works, h 170 Church
 Sager, Jos, mason, h Ontario
 Salisbury, Henry, riveter G T R, h Charles
 Salkield, J M, ager, h Cambria
 Saikield, Mrs, h Grange
 Salvadge, Mrs Fanny (wid Robt), h Hibernia
 Salvadge, Robt, carpenter, bds Hibernia
 Sanagan, Austin, tailor, bds St Patrick
Sanagan, J E, tailor, 62 Downie, h same
 Sanderson, Andrew, retired, h Mornington
 Sanderson, Mrs H (wid Frank) h Charles
 Sanderson, J, teamstr, bds Charles
 Sanderson, Miss Lulie, typewriter, bds Church
 Sanderson, Wm, retired, h Church
 Sarvis, L J, grocer, h 124 Nile
 Sarvis, Wm, enginr, h Brunswick
 Satchell, Jos, retired, h Church
 Savage, Thos, retired, h 195 Erie
 Sawkel, C, labr, h Cobourg
 Saxton, Francis, G T R, h 46 Stratford
Say, friend, do you read The Evening Herald?
 Sayers, Thos J, agent, h Hibernia
 Scanlan, Mrs B (wid J), h Hibernia
 Scanlan, John, fireman, h Milton
 Scanlan, J, carpnr, bds Hibernia
 Scanlan, Mrs, h Romeo
 Scanlan, Miss N, clerk, bds Romeo
 Scarff, Fred J, h Front
 Scarlett, C E, carpenter G T R, h Victoria
 Scarth, J, retired, h Nile
 Scheller, F, G T R, bds Mackenzie
 Scheller, G F, G T R, h Mackenzie
 Scheuer, Conrad, G T R, h Grange
 Scherholtz, Lewis, marble cutter, h Douro
 Schillenberger, Michl, G T R, h Birmingham
 Schipping, A, G T R, h Cambria
Schlotzhauer, Moses (Knechtel & Schlotzhauer), h Downie
 Schmidt, J C, implemets, 73 Ontario, h Cobourg
Schmidt, J H, prop Canadian Kolonist, h 35 Nelson
 Schmidt, Oscar, clerik, bds 95 Erie
 Schmidt, Wm, printer, h Center
 Scholtz, J F, whipmaker, Erie, h Church
 Schroeder, D, retired, h 287 Huron
 Schweitzer, Andw., cabinet mkr, bds 14 St George
 Schweitzer, Michl, porter, h 14 St George
 Schwoob, Geo, barber, 21 Wellington, bds Cabinet hotel
 Scollon, John, retired, h Douglas
 Scott, Chas, clerk, h Norman
 Scott, Duncan, retired, h Albert
 Scott, E P, brakeman, h Kent
 Scott, Mrs J A, h Shrewsbury
 Scott, Jas, farmer, h Huron
Scott, J M, prop Royal Hotel, 11 Wellington
 Scott, Peter, labr, h Bay
 Scott, R H, supt Excelsior Life, h Blake
 Scott, W L, grocer, 22 Market, h Vincent
 Scrimgeour, Alex, machinist, h 50 Britannia
 Scrimgeour, David, tax collector, h Huron
 Scrimgeour, Fred, cabinetmaker, bds Elizabeth

THE CANADIAN SAVINGS, LOAN and BUILDING ASSOCIATION

Head Office, Toronto. The accumulated savings of the members as paid monthly are invested under the Monthly Payment System on first mortgages and advances on members' stock.
JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

113

Scrimgeour, Mrs Grace (wid Alexander), h Elizabeth
 Scrimgeour, Mrs J B, h St David
 Scrimgeour, Lestock, machinist, bds Elizabeth
 Scully, Cornelius, drymn, h Albert
 Seagers, Hy, machinist, h Cairnes
 Sealey, E E, fncy gds, 96 Downie
 Searth, Henry, lab, h Cambria
See how wise advertisers take to The Herald
 Seiferlie, Edwd, clk, bds Charles
 Seiferlie, Mrtin, crpnr, h Charles
 Seldon, S J, G T R, Front
Senate Billiard Parlor, Thos Gillespie, prop, Ontario
 Seyfert, A G, U S cnsl, h Church
 Sharman, Miss Mabel, teacher, bds Birmingham
 Sharman, Jas, city assessor h Birmingham
Shaver & Co, druggists and booksellers, 21 Market
 Shaver, Mrs Dr, h Brunswick
 Shaver, H, M D, bds 87 Brunswick
Shaver, Horace G (Shaver & Co), h 87 Brunswick
Shaver, W J (Shaver & Co), h 87 Brunswick
Sheardown, Wm, blacksmith, 88 Ontario, h same
 Shepherd, J, tobcnst, 82 Downie
 Sheppard, John, h Downie
 Shore, Geo, peddler, h Huron
 Shore, Robt, driller G T R, h Mornington
 Shuttle, Jas, G T R, h South
 Siddell, Chas, GTR, h Railway av
 Siddell, John, lab, h Albert
 Sillifant, Geo, riveter G T R, h Cambria
 Sillifant, John, lab, h Victoria
 Sillifant Mrs Lizzie (wid John), h Vincent

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Sillifant, John R, grcr, h Cambria
 Sillifant, Rich, tuber G T R, h Cambria
 Simmons, Chas, fireman, h Brant
 Simmons, Frank, G T R, h Gore
 Simpson, A, swtchman, h Falstaff
 Simpson, Geo, G T R, h Milton
 Simpson, Thos, clk, bds St David
 Simson, Mrs Minnie (wid Wm), h St David
 Sinclair, Jas, printer, Brunswick
 Sinclair, John, lab, h Brunswick
Singer Mfg Co, H Wisby, local mgr, 34 Ontario
 Sipes, Mrs Jas, h Falstaff
 Skelton, Jas, G T R, h Douro
 Skinner, Jos, G T R, h Louisa
 Skuse, Richd, lab, h Erie
 Slater, John, G T R, h Gore
 Slatterie, Jas, G T R, h Well
 Sleet, Jas, ice dealer, Waterloo
 Sleet, Mrs Jas, ice dir, h Waterloo
 Smale, Jas, lab G T R, h Nelson
 Small, Wm, tailor, bds 140 Nelson
 Small, Wm, tailor, h St David
 Small, Wm, painter, h 26 Daly av
 Smalley, Jos, G T R, h Bay
 Smith, Mrs A H (wid A H), dress-maker, h Huron
Smith, Alex, plumber, 15-17 Ontario
 Smith, Andw, h Bay

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CANADIAN BANK OF COMMERCE

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

114

VERNON'S DIRECTORY

Smith, C B, tea mrcnt, h Albert
Smith, E G, livery, 1 Erie, h Downie
 Smith, Edwd, clerk, bds Douglas
Smith, E Sidney (Smith & Steele), h Mary
 Smith, Frank, cooper, Nelson
 Smith, Geo, fireman, h Kent Lane
 Smith, Mrs Georgenia (wid Geo), h 7 Norman
 Smith, G F, bricklyr, h Railway av
 Smith, H R, law student, bds William
 Smith, —, foreman shoe factory, h William
 Smith, Jas, lab, h Elizabeth
 Smith, Jas, car oiler G T R, h Bay
 Smith, J B, G T R, h Mowat
 Smith, J C, agent, h Bay
 Smith, J E, G T R, h 26 Douro
 Smith, John, painter G T R, h Mornington
 Smith, John, tea agent, h Nelson
 Smith, John H, lab, h Mowat
 Smith, J J, clerk, h Hibernia
 Smith, Leonard, barber, Downie, h 21 Grant
 Smith, Peter, Nelson
 Smith, —, Nelson
 Smith, R A, tanner, h Church
 Smith, Robt, labr, h Mercer
 Smith, Mrs Robina (wid Robt), h William
 Smith, R H, tinsmith, h Front
Smith & Steele, barristers, 3 Market cor Ontario
 Smith, Wm, insurance, 34 Ontario, h Church
 Smith, Wm Jas, ret, h Huron
 Snazel, A, G T R, h Blake
 Snazel, Arthur, engnr, h Blake
 Snazel, Chas, labr, h Nelson
 Snazel, G W, br cklayr, h Blake
 Solley, Chas, fireman, h Douro
 Solly, Mrs, h St David
 Sowerby, John, blksmth, h Douro
 Spence, Miss M, nurse, Hospital
 Spence, Wm, h Nelson
 Spencer, J C, bookkpr, bds Gore
 Spencer, J F, fireman, h Well
 Spencer, Mrs, h Gore
 Spencer, S J, ins agent, h Grange
 Spence, G T R, h Douro
 Spriggs, Geo, barber, h Ontario
 Square, J S, bds, 139 Brunswick
 Stamp, Jas, contractor, h Hibernia
 Stanford, Mrs, h Milton
 Stark, Frd, clerk, bds 23 Inverness
 Stark, Wm, shoemkr, h 23 Inverness
 Stark, Wm, boilermkr, bds 23 Inverness
 Steele, Chas, soda water works, bds Birmingham
Steele, James (Smith & Steele), h 1 Morington
Steele, Thos, brewer, h Birmingham
 Steele, Thomas P, brewer, bds Birmingham
 Steele, W, veterinary surgeon, h Ontario
 Steepe, David, labr, h Bay
 Steet, Miss E A, Maple villa, h Gore
 Steet, Miss Rose E, h Gore
 Steinberg, Ed, tmster, bds Church
 Steinberg, Hy, teamster, h Church
 Steinberg, Peter, city parcel delivery, bds Church
 Steinhoff, I W, cheese buyer, h 127 Brunswick
Step into The Herald office when you want any kind of printing done
 Steven, Mrs, h Railway ave
 Stevenson, Miss E, teacher, bds 76 Earl

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JOHN C. MONTEITH, AGENT, STRATFORD.

OF THE CITY OF STRATFORD

115

Wide Awake

Business men send their sons and daughters to the

CENTRAL BUSINESS COLLEGE
STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Stevenson, Hugh, blacksmith, bds Ontario
 Stevenson, Jas, h Kent
 Stevenson, Jas, h Cobourg
 Stevenson, John, tmster, h Albert
 Stevenson, John, clerk, h Ontario
 Stevenson, Robt J, life ins agt, h 76 Earl
 Stevenson, Wm, contractor, bds City hotel
 Stevenson, W, clerk, bds Cobourg
 Stewart, Duncan, agt Waterloo Life Ins Co, h Vincent
 Stewart, E, 325 Nelson
 Stewart, F, watchman, h Perth
 Stewart, Jas, G T R, h Ontario
 Stewart, J, fitter GTR, h Daly ave
 Stewart, Jas, agent, h Albert
 Stewart, J R, bookpr, h Ontario
 Stewart, Peter, agent, bd. Albert
 Stewart, Thos, retired, h Elizabeth
 Stewart, Wm, G T R, h Gore
 Stinson, Jas, despatcher, h Mary
 Stock, John, carpenter, h Norman
 Stocks, Chas, traveler, h Nile
 Stogdill, Misses, dressmakers, 93 Ontario
 Stone, Edwin, clerk, bds Galt
 Stone, Fred, tailor, bds Galt
 Stone, Geo, bkbinder, h William
 Stone, Mrs M (wid W), h William
 Stone, Richd, bricklayer, h Galt
 Stone, Richd, gas wrks, bds Galt
 Stone, Wm, GTR, h 17 Inverness
 Stoney, Thos, mail collector, h Ontario
 Story, Robt, harness, 15 Wellington, bds Royal
 Stovell, Nathl, G T R, h Cherry
 Stovell, Wm, G T R, h Gore
 Stralo, Herman, carpenter G T R, h Gore
Stratford Beacon, WMO'Beirne, prop, Ontario

Stratford Bindery, E P Burkholder, prop, Market sq
 Stratford Bridge and Iron Works Co, T Holliday, jr, manager, Erie
 Stratford Building and Savings Society, D B Burritt, manager, Downie
 Stratford Clothing Co, James T Burke, 93 Ontario
 Stratford Evaporating Co, J R Finkle, manager, Shakespeare
 Stratford Gas Co, John Read, manager, Wellington
Stratford Herald Printing Co, W S & L H Dingman, props, Market sq
 Stratford Hedge Fence Co, limitd, 64 Ontario
 Stratford Hospital, John
 Stratford Rink, Water
 Stratford Shoe Co, limited, Jas Gow, sec-treas, 59 Ontario
Stratford Steam Dyeing and Cleaning Works, H H Harrison, prop, 108 Downie
Stratford Steam Laundry, J W Chowen, prop, 55 Wellington
 Stratford Tannery, Alex Smith, prop, Church
 Stratford Water Supply Co, John Corrie, pres, D B Burritt, sec-treas, Downie

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

116

VERNON'S DIRECTORY

Stratford Shoddy Mills, Front
Stratton, —, conductor G T R, h
Kent
Strathdee, Mrs John, h Brunswick
Struthers, Mrs J C, h Britannia
Struthers, Mrs Sarah (wid J L), h
Church
Stuart, J Russell, inspector public
schools, h Caledonia
Stubbs, John, h Nelson
Sullivan, D, pckr, bds 306 Nelson
Sullivan, John, G T R, h Victoria
Sullivan, Mrs K (wid M) h Charles
Sullivan, Mrs M F, prop Do-
minion hotel, Downie
Sullivan, Miss, dressmaker, 52
Ontario
Sullivan, Miss, h 306 Nelson
**Surprise at results, is the
happy lot of Herald adver-
tisers**
Sutherland, Miss C, dressmaker,
bds Mornington
Sutherland, Jas, carpenter, bds
Mornington
Sutherland, John, carpenter, bds
Mornington
Sutherland, Mrs W, h Mornington
Swallowell, Wm, lab, h William
Swift, Jas, car inspectr, h Guelph
Swift, Mathw, machnst, h Church
Swinburne, Jno, merchant tailor,
h Huron
Swinton, Jas, clerk, h Douro
Sykes, Geo, retired, h Brunswick
Sykes, Wm, pupil, bds Erie
Sylvester, Albert, plumber, bds
Brunswick
Sylvester, F J, stoves and tin-
ware, 80 Ontario, h same
Sylvester, Mrs M, h Brunswick
Tagney, Danl, finisher woolens, h
Douglas
Tank, Mrs E, h Rebecca

Tagney, John, cigar maker, bds
City Hotel
**Take a space in the Herald
and boom trade**
Taylor, Wm, G T R, h Moderwell
Teetheway, Mrs Harriett (wid
Wm), h Birmingham
Teetheway, Miss L C, teacher,
bds Birmingham
Telford, Robt, engineer, h Erie
**Tell 'em you saw it in the
Herald**
**Temperance and General Life
Assurance Co**, A Waddell,
general agent, Albert
Terreberry, Patrick, messenger
Bank of Montreal, h Avon
Terreberry, Robt, teamster, h 137
Huron
Teskey, B C, barber, 69 Ontario
**The evening Herald delivered
at 8c. a week**
**There is practical economy in
advertising in the Herald**
Thom, Alex, G T R, 89 Downie
Thompson, G, G T R, h Blake
Thomson, H W, druggist, 27
Market
Thompson, R, G T R, h Nelson
Thompson, Robert, G T R, h
Victoria
Thorne, Hy, bricklayer, h Norman
Thornton & Douglas, tailors
and gents' furnisners, 9 Market
Thornton, W S (Thornton &
Douglas), bds Windsor Hotel
Tindall, Edward, furniture fin-
isher, h Daly ave
Tilley, Andrew (Dufton & Tilley),
h St George
Tilley, Frank, carpnter, h Norman
To'bin, Thos, bailiff, h Cobourg
Tobin, Thos, jr, bailiff, h Ontario
Todd, A, moulder, h 166 Nelson

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
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Head Office, Toronto. H. J. HANBLY, Manager.

Four Classes of Stock issued. Write for particulars.
No Entrance Fee. No Fines. Money to Loan. John C. Monteith, Agent,
Stratford

OF THE CITY OF STRATFORD

117

Success

AWAITS THOSE WHO PREPARE FOR IT.

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

U R Ys if you read the Herald
Uren, Wm, h Gore
**Use the Herald if you would
have good results from ad-
vertising**
**Utilize the Herald if you would
be successful in business**
VanBuskirk, W F (Davis & Van-
Buskirk), h Albert
Vancamp, Miss L, nurse, Hospital
Vanstone, E J, agent, bds Erie
Vanstone, Herbert L, upholsterer,
bds 1 Norman
Vanstone, Jas, cabinet maker, h
5 Norman
Vanstone, John, carriage wood-
worker, Huron, h Norman
Varner, Sample, G T R, h Downie
Varner, Moore, G T R, h Rebecca
Varner, Wm, G T R, bds Downie
Vaux, Harry, clerk, bds 74 Erie
Vaux, Mrs J, boarding, h 74 Erie
Veilen, A, carver, bds St Patrick
**Ventilate your wants through
the medium of the Herald**
Venton, W L, harness, 84 Ontario
**Venture a Herald ad—It will
pay**
**Verdant is the merchant who
does not utilize the Herald**
Verner, Andw, G T R, h Home
Verner, Chas, G T R, h Home

Tolton, Charles, h Brunswick
Topps, Jas, lab, h Milton
Tourist, Mrs, h Shakespeare
Tout, W J, G T R, h Bay
Townsend, David, G T R, h
Princess
Townsend, Thos, frmr, h Cambria
Tracey, Mrs, drssmkr, 58 Ontario
Tretheway, W H, G T R, h
Blake
Trombly, Chas, carpentr, h South
Trow Bros, conveyancers and
auctioneers, Market, cor Albert
Trow, James (Trow Bros), h
Queen
Trow, Mrs Jas, h Cobourg
Trow, Thos (Trow Bros), h
Cambria
Tucker, Thos, retired, h Erie
Tuft Factory, Charlie Harvey,
manager, Downie
Tune, Geo E, soda water works,
h Huron
Turnbull, Armstrong, bookkeeper,
bds 1 Norman
Turnbull, —, bookkpr, h Centre
Turnbull, Wm, bookkeeper, h
Norman
Turner, Jas, crptr, h Mornington
Turner, Jos, painter, h Cobourg
Tuttle, T D, fitter, h Ontario
Tutty, John, engineer, h Blake
Tutty, Mrs, h Stratford
Twamley, Christopher, labr, h
Cobourg
Ubelacker, F, butcher, h Nelson
Ubelacker & Son, butchers, Mar-
ket square
Ubelacker, Henry, butcher, h 140
Nelson
United States Consulate, A G
Seyfert, consul, Market Sq
**Unsurpassed for news—the
Herald**

DUNCAN L. MYERS,
HARDWARE,
Market Square. 'Phone 31.



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

118

VERNON'S DIRECTORY

Verner, Fred, G T R, bds Mowat
Verner, Mathew, G T R, h Blake
Verner, Mathew, GTR, h Mowat
Vernhard, F, bookkpr, 90 Downie
Very far ahead of them all—the Herald
Victoria Hotel, Jas Wilson, prop, Downie
Vincent, S, G T R, h Bay
Vivian, Alexander, undertaker, h Wellington
Vivian, Misses, h Gore
Vollett, Jas, G T R, h Milton
Vollett, R J, carpenter G T R, h Mowat
Wade, Mrs C, h Brunswick
Wade, Geo, pntr, bds Brunswick
Waddell, A, gen agent Temperance and General Life, Albert, h Rebecca
Waddell, Jas T, livery, Albert, h Rebecca
Wagner, Jos, iab, h Charles
Wahl, Jacob, G T R, h Mowat
Wahl, Ptr, iab GTR, h 37 Charles
Walker, Miss E, tchr, bds Nelson
Walker, John, lab, bds Romeo
Walker, John, h Nelson
Walker, Miss L, tchr, bds Nelson
Walker, Mrs Margaret, h Romeo
Walker, R B, asst supt Metropolitan Life, h 35 Erie
Walker, Robt, GTR, h Railway av
Walker, Thos, cabmn, h Waterloo
Walker, W G, M D, 58 Downie, h Nelson
Walkom, Jas, carriage builder, 18 Huron, h Mill
Wallace, —, G T R, h Milton
Walsh Bros, grocers and wines, etc, 11-13 and 50 Ontario
Walsh, Fdwd (Walsh Bros), bds St David
Walsh, Edwd, lab, Milton

Walsh, Fnk, cigar mkr, bds Gore
Walsh, John, traveler, h Ontario
Walsh, John, mason, h Milton
Walsh, Jos (Walsh Bros), h St David
Walsh, Mrs, h Gore
Walsh, P, boiler maker G T R, bds Gore
Walters, Mrs Grace, h Waterloo
Walters, Mrs, h Inverness
Walton, Henry, G T R, h 24 Gore
Walton, H G, operator, h Argyle
Wanless, Miss Marium, nurse, Hospital
Want to be "in it"? Then take The Herald
Wanzel, Geo, crpntr, bds Huron
Wanzel, Thos, grdnr, bds Huron
Wanzel, W F, gardener, h Huron
Wanzel, Wm, firmn, h Wellington
Ward, A, plumber, 23-5 Ontario, h Albert
Ward, Henry, grocer, Downie, h Daly ave
Ward, Mrs T, h Albert
Warner, Edgar, teacher Business College, bds 95 Erie
Warner, Geo, fitter G T R, h 65 Princess
Warner, Mrs Mary (wid Richd), h 65 Princess
Waters, Danl, G T R, h Stratford
Watling, Isaac, jr, G T R shops, bds Charles
Watling, Isaac, sr, lab, h Charles
Watling, John, GTR, bds Charles
Watling, Wm, G T R, h Gore
Watson, Andw, ret, h 52 Britannia
Watson, Clifford, tlr, bds Cobourg
Watson, Fred, tailr, bds Coboung
Watson, Jas A, fix mfr, h 27 Huron
Watson, John, salesman, 72 Erie
Watson, Peter, coal merchant, h Douglas

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DOWNIE, opposite New City Hall.



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One of the Largest Insurance Companies of Canada. Fire and Marine.

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OF THE CITY OF STRATFORD

119

Out Record

IN ASSISTING
STUDENTS
TO GOOD
SITUATIONS.

IS A GOOD ONE.

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STRATFORD, ONT.

W. E. ELLIOTT, Principal.

Watson, —, G T R, h Wellington
Watson, Wm, merchant tailor, 2 Ontario, h Cobourg
Watson, W J, painter G T R, bds 27 Huron
Waugh, C, fireman, h Guelph
Waugh, Geo J, druggist, 26 Ontario, h Hibernia
Waugh, J B, drgst, bds Hibernia
Way, John, boots, Downie, h Brunswick
Weatherby, Geo, G T R, h Louisa
Weaver, Jos H, ret, h 27 Huron
Webb, C W, finishr, bds Cobourg
Webb, Geo, mascn, bds Hibernia
Webb, G W, G T R, bds Cobourg
Webb, S B, crge mkr, h Cobourg
Webster, Anthony, dispatcher, h Front
Weir, Thos R, manfr Rubber Stamps, h Nile
Weitzel, Geo, painter, h Erie
Wells, Mrs Jane, h Cobourg
Welsh, Chas, jeweller, h Ontario
Welsh, Chas, opertr, bds Falstaff
Welsh, Edwd, GTR, h Railway av
Welsh, Edwd, jr, musician, bds Railway ave
Welch, Geo, shoemaker bds 331 Huron
Welsh, Jas, shoemaker, 82 Ontario, h 331 Huron
Welsh, J F, G T R, h Falstaff
Welsh, John (J Welsh & Son), h Nile cor Albert
Welsh, J, & Son, watchmakers, 55 Ontario
Welsh, Richd, lab, bds Railway av
Wesbrook, Harry, G T R, h 40 Grant
Wesley, Geo, lab, h Moderwell
West, Jas, engine, h Front
Whalen, Edwd, lab, h Blake
Whaley, Yule, G T R, h Mowat

Whaling, John, rettd, h Forman
Wheatly, John, lab, h Cambria
When you read, read The Herald
Whitby, — G T R, h Bay
White, Geo, agent, h Wellington
Whyte, J A, lab, h Ontario
Whyte, J, & Son, butchers, 27 Wellington
White, R, & Co (R White, W Hepburn), furniture and undertaking, 1 to 5 Ontario
White, Robert (R White & Co), h Waterloo
White, —, cooper, bds 85 Downie
Whitchurch, John, G T R, h Waterloo
Whitchurch, John, jr, G T R, bds Waterloo
Whitlock, John, lab, h Brunswick
Whitlock, J W, painter G T R, h Cambria
Whittlauffer, F C, agent, bds Stratford
Whittlauffer, Geo, agent, h Stratford
Wicke, E, lab, h Nelson
Wicke, Joseph, carptr, h Cambria
Wick, Martin, G T R, h Charles
Wildfong, Simon, lab, h William
Wildgust, Alfred, teamster, bds Falstaff
Wildgust, Mrs, h Falstaff

DUNCAN L. MYERS,

**HARDWARE,
MARKET SQUARE
TELEPHONE NO. 31.**

CANADIAN BANK OF COMMERCE

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

120

VERNON'S DIRECTORY

Wilkins, T J, traveler, h Albert
 Wilkinson, H, soda water works,
 Huron, h Norman
 Williams, Arthur, G T R, Cherry
 Williams, Benj, weaver, h 152
 Huron
Williams, Rev David, rector
 St James Ch, h St George
 Williams, Joseph, clerk, bds
 Cambria
 Williams, Mrs Margaret (wid G),
 h Cambria
 Williamson, Albert, machinist G
 T R, h Huron
 Willis, Frank, drayman, bds Al-
 bert
 Willis, J S, h Albert
 Willis, Wm, pattern mkr, h Gore
 Wilson, A, fitter G T R, Dufferin
 Wilson, Miss Annie, clerk, bds
 Erie
 Wilson, C, G T R, bds Nelson
 Wilson, C, engineer, h Falstaff
 Wilson, Chas, h 18 Cherry
 Wilson, Edwd, lab, h Matilda
 Wilson, Hamilton, carpenter, h
 Brunswick
 Wilson, Hugh, carptr, h Erie
 Wilson, James, jr, G T R, h King
 Wilson, Jas, prop Victoria Hotel,
 Downie
 Wilson, James, Cabinet Hotel, h
 Rebecca
 Wilson, Jas, sr, G T R, h Milton
 Wilson, Jas, bricklyr, h Grange
 Wilson, Jas T, traveler, h Cambria
 Wilson, J M, traveler, h Douro
 Wilson, John, G T R, h Nelson
 Wilson, John C, plasterer, h
 Brunswick
 Wilson, Jos, lab, h Rebecca
 Wilson, McKee, trvtr, h Caledonia
 Wilson, Samuel, clerk, bds Brun-
 swick

Wilson, —, traveler, h 90 Nelson
 Wilson, Thos, retd, h Front
 Wilson, Thos, carptr, h Erie
 Wilson, Thos, tlr, bds City Hotel
 Wilson, Thornton, G T R, bds
 Milton
 Wilson, Wm, G T R, bds Milton
 Wilson, Wm, woodwkr, h 133
 Huron
 Wilson, Wm, turner, bds Nelson
 Wilton, Jas, farmer, h 22 Earl
 Wilton, Richd, lab, h 82 Earl
 Wilton, Saml, gardenr, h 56 Earl
 Winckler, Frdk, pntr, h Wellington
 Winckler, Fredk, jr, painter, bds
 Wellington
Windsor Hotel, E Hodgins,
 prop, Albert
 Wingefelder, Anthony, butcher,
 56 Downie
 Wingefelder, Bros, butchers, 47
 Wellington
 Wingefelder, Chas, butchr, h Nile
 Wingefelder, Geo, butcher, 47
 Wellington
 Winslow, Edwd P, mgr Bank of
 Montreal, h Douglas
Wisby, H, mgr Singer Mfg Co,
 h 64 Church
**Wise advertisers patronize the
 Herald**
 Withrow, R H, carpenter, h Erie
**Wonderful are the results of a
 Herald adlet**
 Wood, John, G T R, h John
 Wood, Robt, retired, bds Centre
 Woodhouse, G, photographer, h
 Norman
 Woodhouse, Geo, G T R, h Nelson
 Woodhouse, Wm, G T R, bds
 Nelson
 Woodows, Thos, GTR, h William
Woods & Coughlin, barristers,
 11 Market

COMMERCIAL HOTEL \$1.00 PER DAY.
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 First-class Accommodation for Travellers.

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MONTREAL. PROMPT PAYMENTS. LIBERAL SETTLEMENTS.

J. C. MONTEITH, Local Agent, Stratford.

CITY OF STRATFORD

121

Woods, J D, car reprer, h South
Woods, J P, Q C (Woods &
 Coughlin), h John
 Wooles, Chas, crptr, h 110 Douro
 Workman, Mrs E A (wid Fred M),
 h Avon
 Workman, Mrs Jane (wid Wm),
 h 30 Daly ave
 Wray, G B, grocr, 43 Wellington,
 h Albert
 Wray, John, G T R, h Brant
 Wreford, E, carpenter, h Front
 Wren, C, cooper, h Shakespeare
 Wright, Mrs J, 86 Nelson
 Wright, Mrs M, h Stratford
 Wright, Miss N, clerk, bds
 Stratford
 Wright, Miss Nellie, bookkeeper,
 bds Stratford
 Wright, Stewart, fitter, h Nile
 Wright, Wm C, butcher, 2 Ont-
 tario, h Charles
 Witt, Miss Agnes, bookkeeper,
 Walsh Bros, bds 195 Huron
 Witt, Miss A, typesetter Beacon,
 bds 195 Huron
 Witt, Mrs Catharine (wid Jos),
 h 195 Huron
 Witt, John, G T R, h Huron
 Witt, Mrs P J, h Kent
**Xtraordinary value in Her-
 ald ads**
 Yapp, Geo, engineer, h Cambria
 Yates, Albert, carder, h 138
 Hibernia
 Yeager, Geo, G T R, h Inverness
 Yearndle, John, blacksmith, St
 Patrick
 Yearndle, John, G T R, h Brun-
 swick
 Yearndle, Mrs, h Rebecca
 Yearsley, S, painter, h Downie
 Yemen, Mrs J G, h 21 Daly ave
 Yeo, Chas, clerk, bds Nile

IN ORDER TO LIVE

WE MUST
 HAVE...

GOOD



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GOOD EDUCATION.

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W. J. ELLIOTT, Principal.

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 25 Wellington
Yeo, Geo (Yeo & Farrow), h
 Nile
 Yeoward, John J, G T R, h Well
 Yorke, Charles, G T R, h 186
 Church
**You're not in it without the
 Herald**
 Young, John B, machinist, h
 Grange
 Young, John L, contractor, h
 Linton ave
**Young Men's Christian Associ-
 ation**, W E Myers, sec, Mar-
 ket square
**York County Loan and Sav-
 ings Co**, W C Alexander, supt,
 Church, cor St Patrick
 Yule, Robt, G T R, h Grange
**Yum-yum! is the way the
 ladies express their appreci-
 ation of the Herald**
 Zalm, Colin, G T R, h St David
**Zounds! give me the Herald
 and I care not who rules the
 universe**

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 DUNCAN L. MYERS
 HARDWARE, MARKET SQUARE. PHONE No. 31.

8

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

122

VERNON'S DIRECTORY

MISCELLANEOUS DIRECTORY.



HENRY VERNON, Publisher.



Council, 1898.

John O'Donoghue, Mayor
 Avon Ward—Alds Duncan, F
 Ferguson, Jas Stamp, John Van-
 stone
 Falstaff Ward—Alds Jas Trow,
 J L Bradshaw, E H Eidt
 Hamlet Ward—Alds H Baker,
 Thos Ballantyne, jr, A A Mayer
 Romeo Ward—Alds Wm Gil-
 lespie, George F Ingram, John
 Hogarth
 Shakespeare Ward—Alds Jas
 Hodd, John Ridgedale, Henry
 Pauli

City Officers

R R Lang, City Clerk
 Wm Lawrence, Treasurer
 John Idington, Q C, Solicitor
 James Sharman, Assessor
 David Scrimgeour, Collector
 G G Ewart, } Auditors
 H W Copus, }
 W F VanBuskirk, Engineer
 A E L Eason, 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, Principal

SEPARATE SCHOOLS

Loretto Convent, M Stanislaus,
 Lady Superior

STRATFORD PUBLIC LIBRARY

James Steele, Chairman; R T
 Orr, sec; Miss L Johnston,
 librarian

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\$1.00 PER DAY.
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 J. C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

123

BUSINESS COLLEGE

CENTRAL BUSINESS COLLEGE,
 Market and Ontario Sts. W
 J Elliott, principal and pro-
 prietor; P Bradshaw, Prin
 Shorthand Department; Ed-
 gar Warner, Manager Busi-
 ness Practice Department;
 Chas F Martyn, Manager
 J'r Commercial Department;
 O K Stephenson, assistant
 Master Commercial Depart-
 ment

GRAND TRUNK LITERARY AND
 SCIENTIFIC INSTITUTE

Downie St; E Reilly, librarian;
 J D Barnett, pres; W H
 Tretheway, sec

Dominion Government Officials

POST OFFICE

S S Fuller, Postmaster
 A M Kay, asst Postmaster
 Miss H Blair, Clerk
 Andrew Moderwell, Clerk
 Miss M McCallum, Clerk
 Robt Greig, jr, Clerk
 Miss M Roberts, Stamp Vendor
 J H Roberts, Caretaker

CUSTOMS

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

INLAND REVENUE

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

Good Situations

ARE HELD BY GRADUATES OF THE

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

COUNTY OFFICIALS

Jas Torrance, Warden; Wm
 Davidson, Clerk; Geo Leversage,
 Treas; J A Barrow, Judge; John
 Hossie, Sheriff; J MacFadden,
 County Court Clerk; D D Hay,
 Registrar North Riding; P
 Whelihan, South Riding; John
 Idington, Clerk of Peace and
 County Attorney; T B McCart-
 thy, High Constable; Hugh
 Nichol, Jailor; A Allan, Turn-
 key; F Branson, Caretaker
 Court House

Division Court

No 1, D B Burritt, clerk, Downie

Grand Trunk Railway

LOCAL STAFF

H E Whittenberger, train mast-
 er; A S Begg, train master; J
 Baxter, chief despatcher; G H
 Hanna, div freight agent; Wm
 Barnard, master mechanic; J
 Forbes, station agent

Churches

CHURCH OF ENGLAND
 Hours of service, 11 a m and 7
 p m

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 Phone No. 31

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VERNON'S DIRECTORY

ST JAMES' CHURCH, St George Street. Rev D Williams, E 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 I K Birks

Central Methodist, cor Erie and Patrick Sts—Rev Dr Hannon

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

MISCELLANEOUS

Christ Church, Congregational, Brunswick cor Waterloo

South Side Evangelical Church, Gore

German Lutheran Church, Cambria St—Rev S B Eix, pastor

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

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

Salvation Army, George St

Gospel Hall, Market Sq

Latter Day Saints, Erie

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 ODD FELLOWS

Charity Encampment, No 5, meets second and fourth Fridays

Avon Lodge, No 41, every Wednesday

Romeo Lodge, No 164, every Tuesday

Knights of Pythias, every Wednesday

FORESTERS

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

Court Pride of Perth, No 5835, alternate Tuesdays

MERCHANTS' FIRE INSURANCE CO., TORONTO

It gives insurance at lowest possible rates, based on a selection of the best risks in Ontario Cities and Towns having approved fire protection.

J. C. MONTEITH, Local Agent, STRATFORD.

OF THE CITY OF STRATFORD

125

Knights of Sherwood Forest, No 6, meets third Wednesdays

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

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

Sons of Scotland, meets first and third Thursdays

Emerald Benefit Association, meets in C M B A Hall second and fourth Mondays

C M B A, No 13, meets second and fourth Wednesdays

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

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 I, No 759, meets first and third Wednesdays

Young Men's Christian Ass'cn

(Railway and Local)

MARKET SQUARE

A C Mowat, president; Duncan McNichol, vice pres; Wm Donaldson, chairman railway dept; Joseph Beech, chairman finance committee; B E Johnston, cor sec; W C Myers, gen secretary. Gospel meeting for men, Sunday 4.20 p m. Bible training class, Sunday 9 a m. Reading room open every week day from 9 a m to 10 p m. Bath Room, Gymnasium, Game Rooms and Parlors. Strangers always welcome

MISS MACPHERSON'S HOME



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 DOWNIE, OPPOSITE NEW CITY HALL.

Canadian Bank of Commerce

Transacts a General
Banking Business.

CAPITAL, \$6,000,000.

Interest Allowed
on Deposits.

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VERNON'S DIRECTORY

CITY OF STRATFORD

CLASSIFIED BUSINESS DIRECTORY



Headings of Trades not here inserted are only printed when specially contracted for.



ARCHITECTS

Barber, R B, 3 Market
Powell, H J, 2 Downie

ARTISTS

Dierlamm, P, 3 Market

BANKS

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

PRIVATE BANKERS

Mowat, W, & Son, 1 Wellington

BARRISTERS

Duggan, J M, 10 Downie
Harding, R T, 3 Market
Idington John, 11 Market

Lawrence, G W. & Son, City
Hall
McPherson & Davidson, 18
Market
Mybee J P, Downie
Panton, A M, 2 Downie
Smith & Steele, 3 Market
Woods & Coughlin, 11 Market

BICYCLE MANUFACTURERS

Emperor Cycle Works, Erie

BILLIARD PARLOR

Senate, T Gillespie, 65 Ontario

BOOKBINDER

Burkholder, E P, Market sq

BOOKSELLERS AND STATIONERS

Alexander, A H, 20 Market
Kenner J H, 40 Ontario

COMMERCIAL HOTEL

Best \$1.00 a day House in
the city.
MARKET SQUARE.

NORTH BRITISH & MERCANTILE FIRE INSURANCE CO.

MONTREAL. TOTAL ASSETS, \$47,344,058

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

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Shaver & Co, 21 Market

BOOTS AND SHOES

Dobson & Johnston, 14 Market
Knechtel & Schlotzhauer, 16
Market
Lawson, T, 30 Ontario
McCrimmon, J D, 14 Downie
Way, John, 26 Downie
Yeo & Farrow, 25 Wellington

BREWERS

Empire Brewery, Erie
Perth Brewery, Birmingham

BUSINESS COLLEGE

Central Business College, W
J Elliott, prin, 3 Market

CHEESE EXPORTERS

Ballantyne, T, & Sons, 3
Market

CHINA, CROCKERY AND GLASSWARE

Bradshaw, J L, 58 Ontario

CLOTHIERS AND GENTS' FURNISHERS

Duggan, J A, 51 Ontario
Stratford Clothing Co, 93 Ontario
Thornton & Douglas, 7 Market

COAL AND WOOD

Brigham & Ingram, Mackenzie
Burdett, S, Erie
Goodwin, M F, Falstaff
Hutchings, John, Erie
Mowat & Johnson, Falstaff

CONVEYANCERS

Brown, John, Market
Mowat, W, & Son, 1 Wellington
Trow Bros, 24 Market



FOR A BUSINESS
EDUCATION IS
NOT AN EXPENSE

IT'S AN INVESTMENT.

Central Business College

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

DENTISTS

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, ETC

Dufton & Tilly, 9 Wellington
Duggan, J A, 53 Ontario
Ferguson, Duncan, Co, 13
Market
Ferguson, W J, 3 Market
Fraser, J M, 14 Ontario
Gordon & Orr, 49 Ontario
MacDonald, A, 17 19 Market

DRUGGISTS

Dutton, John, 29 Ontario
Johns, E J, 37 Wellington
Nasmyth, C E, 2 Downie
Packert, H N, & Co, 63
Ontario

Shaver & Co, 21 Market
Thomson, H W, 27 Market
Waugh, G J, 26 Ontario

DYERS

Stratford Steam Dyeing and
Cleaning Works, 108 Downie

EXPRESS COMPANIES

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

Best
makes of **CUTLERY** at Lowest
Prices at
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Capital, \$6,000,000. Interest allowed on deposits.

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VERNON'S DIRECTORY

FLOUR MILLS
Hodd & Cullin Milling Co.
George

FRUIT, FISH AND OYSTERS
Lauder Bros., 12 Downie
Lloyd, Jas., Wellington

FURNITURE
McLagan, Geo., Mill
Porteous, R S., 60 Ontario
White, R, & Co., 1-5 Ontario

FURRIERS
McPherson, A J, & Co., 64
Ontario

GROCERS
Barker, Mrs M J., Huron
Barnsdale Trading Co., limited,
7 Wellington
Beattie, Alex, & Co., 32 Ontario
Cash, A E., Ontario
Farrow, J E., Market sq
Fisher, Geo., 55 Wellington
Humphrey, J A., 29 Wellington
Lloyd, A G., 41 Wellington
McIlhargey, C., 5 Market
O'Flaherty, E., 16 Downie
Pratt, Frank., Ontario
Sarvis, L J., Nile
Scott, W L., 22 Market
Walsh Bros., 52 Ontario
Ward, Henry., Downie
Wray, G B., 43 Wellington

HAIR WORIS
Harrison, Miss H., Downie
HARDWARE, ETC
Graber & Son., 62 Ontario
Jeffrey, A J., 56 Ontario

Myers, D L., 3 Wellington
Sylvester, F J., So Ontario

HATTERS

McPherson, A J, & Co., 64
Ontario

HORSESHOER

Sheardown, Wm., 88 Ontario

HOTELS

Albion. Otto Jung, 79-85 Ontario
American. W P Lewis, Downie
Arlington. Erie
Cabinet. 13 Wellington
City. M J Dillon, 33 Wellington
Commercial. T Hagarty, Downie,
cor Waterloo
Crown. R McArdle, Downie, cor
Waterloo
Dominion. Mrs M F Sullivan,
Downie
Gladstone. Erie
Mansion. J H Killer, St Patrick,
cor Wellington
Queen's. Fred Corrie, Ontario,
cor Waterloo
Royal. J M Scott, 11 Market
Station, A Mathews, Nile
Victoria, Downie
Windsor. E Hodgins, Albert

INSURANCE COMPANIES AND AGENTS

Aetna Fire. John Brown, Market
Connecticut Fire. John Brown,
Market
Excelsior Life. Market sq
Hartford Life. J Brown, Market
**London Accident and Guar-
antee.** John Brown, Market
London Life. R J Gourlay, 3
Market

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Head Office, Toronto. The accumulated savings of the members as paid monthly are invested under the Monthly Payment System on first mortgages and advances on members' stock.

JOHN C. MONTEITH, Agent, STRATFORD.

OF THE CITY OF STRATFORD

129

Manufacturers' Life. John,
O'Donoghue, district manager,
Market

Merchants' Fire. J C Monteith,
Wellington

Metropolitan Life. R B Walker,
asst supt, 33 Erie

National of Ireland Fire. W S
Bolger, Downie

North America Fire. W S Bol-
ger, Downie

North British and Mercantile.
J C Monteith, Wellington

Perth Mutual Fire. Charles
Packert, mang director, Ontario
cor Waterloo

Perth Mutual Fire. W S Bol-
ger, Downie

Perth Mutual Fire. John Brown,
Market

Queen Fire. W S Bolger, Downie

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

Waterloo Mutual Fire. John
Brown, Market

Western Fire. J C Monteith,
Wellington

LAUNDRIES

Parisian. 59 Wellington
Stratford Steam. J W Chowen,
57 Wellington

LIVERIES

Brothers, C., Downie
Collins & Skelton. 99 Ontario
Farrow, B S., 90 Ontario
Smith, E G., Erie
Waddell, A., Albert

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British Mortgage Loan Co., 16
Market

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How many young men attribute
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received in the

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Monteith, Wellington

**York County Loan and Sav-
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Church, cor St Patrick

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wick

Macdonald Mfg Co., Railway ave
North American Mill Building Co.
Erie

Perth Cordage Co., Brunswick
Stratford Evaporating Co., Shake-
speare

Stratford Hedge Fence Co., 64
Ontario

Stratford Shoe Co., 59 Ontario
Stratford Shoddy Co., Front

Stratford Soda Water Works.
Huron

Stratford Tannery. Churh
Stratford Woolen Mills. Downie

Tuft Factory. Downie

MARBLE DEALERS

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

Gold Dust Hard Grained, **Powder**
Smokeless Shot Gun
At DUNCAN L. MYERS, Hardware, Market Square. Phone 31

CANADIAN BANK OF COMMERCE

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

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VERNON'S DIRECTORY

MARRIAGE LICENSE ISSUERS

Jones, Wm E. Market
Pequegnat, James. Market
Mowat, W. & Son. Wellington

MERCHANT TAILORS

Kelley, J P. 57 Ontario
Maclean, Alex. 33 Ontario
McLean, A P. 67 Ontario
Sanagan, J E. 62 Downie
Stratford Clothing Co. Ontario
Thornton & Douglas. Market

NEWSPAPERS

Beacon. W N O'Beirne, 70 Ontario
Kolonist, J H Schmidt, Erie
Stratford Herald. Market sq

PHOTOGRAPHERS

Becker, W I. 11 Market
De LaFraniar Bros. 18 Market
Maitland, G F. 22 Downie

PHYSICIANS

Devlin, J A. Brunswick
Dunsmore, J M. 64 Ontario
Fraser & Deacon. 114 Downie
Fraser, D B. 38 Ontario
Hawke, B C. 1 Wellington
Monteith, J D. 3 Market
Rankin, J P. 22 Downie
Robertson, J A. 1 Wellington
Walker, W G. 58 Downie

PIANOS AND ORGANS

Carter, Chas. 24 Ontario
Roberts, R W. 12 Ontario

PORTRAITS

Allan Portrait Co. 38 Ontario

PLUMBERS, STEAM AND GAS FITTERS
Caslake, J A. 53 Wellington

Smith, Alex. 15-17 Ontario
Ward, A. 23-25 Ontario

PRINTERS, BOOK AND JOB

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

PUMPS

Lamb & Bate, 86 Ontario

RAILWAY TICKET OFFICE

Canadian Pacific, John Brown,
 15 Market

RUBBER STAMPS

Weir, Thos R. Nile

SEWING MACHINES

Singer Mfg Co. 34 Ontario
 TEA CO

Corcoran Tea Co. 8 Market

TELEGRAPH AND TELEPHONE CO'S

Bell Telephone, Wm T Douglas,
 local mgr, 8 Downie
Canadian Pacific, John Brown,
 Market
Great North-Western, A H
 Alexander, Market

TOBACCONISTS

Hamilton, J D. 4 Downie
Senate, T Gillespie, 65 Ontario

UNDERTAKERS

White, R. & Co. 1-5 Ontario

WATCH MAKERS AND JEWELERS

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

\$1.00 PER DAY.

T. HAGARTY, Proprietor.
 MARKET SQUARE.

COMMERCIAL HOTEL

ACCESSION

No. **4624**

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Dierlamm, P, artist.....	52		
Dobson & Johnston, boots..	16		
Dominion House.....	28		
Eidt, E H, dentis.....	20		
Empire Brewery.....	96		
Ferguson, Duncan, & Co,			
dry goods.....	80		
Gillespie, Thos, tobacconist.	2		
Goodwin, M F, coal.....	28		
Gordon & Orr, dry goods...	84		
Hodd & Cullen Milling Co..	48		
Hedington, John, Q C.....	51		
Heffrey, A J, hardware.....	96		
Jones, W E, watchmaker...	3		
Kalbfleisch Bros, bicycles...	8		
Kenner, J H, bookseller....	84		
Knechtel & Schlotzhauer, bts	44		
Lamb & Bate, pumps.....	4		
Lauder, Bros, fruiterers....	6		

 HENRY VERNON
Directory Publisher

AND PUBLISHERS' AGENT

Hamilton Classified Business and Niagara Directory

City of Guelph

City of St. Catharines

City of Woodstock

City of Chatham

City of Stratford

Sarnia

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Col. Preston, and Hespeler

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51 OAK AVENUE, HAMILTON

**Canadian
Bank of
Commerce**

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

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Artist,**

Portraits in OIL and
WATER COLORS,
CRAYONS, ETC.

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& SACK,**

GRANITE AND
MARBLE

MONUMENTS,

Shop: Cor. St. Patrick
and Wellington Sts.

New Livery, Sale and Boarding Stable

E. G. SMITH

Begs to announce to the citizens
of Stratford and vicinity that he
has re-opened the Livery Stable

LATELY OCCUPIED BY
COOK & EASBY
IN REAR OF POST OFFICE.

Where he will keep turn-outs that
are up-to-date in every particular.



Everything New. Good Horses. Quiet Drivers for Ladies.

TRIAL SOLICITED

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'Phone 247.



MEALS
at all Hours.

The Best \$1 per Day House
in the City.

Crown Hotel

OPPOSITE G. T. A. SHOPS.

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R. McARBLE, Proprietor.

THE MERCHANTS' FIRE INSURANCE CO'Y, TORONTO

Authorized Capital, \$500,000.00. Full Government Deposit.

JOHN C. MONTEITH, Agent, Stratford.

OF THE CITY OF STRATFORD

53

CITY OF STRATFORD

Alphabetical Directory



HENRY VERNON. Publisher.



Abey, Geo J, clerk, bds Erie
Abey, Harry, machinist, bds Erie
Abey, Jarvis, boiler mkr, h Erie
Abey, Michael, G T R employe,
h Douro
Abraham, Jos, lab, h Elizabeth
Abraham, Jos, jr, lab, bds Elizabeth
Abraham, Richd, fitter G T R, h
Huron
Abraham, Robt, apprnics G T R,
bds Huron
Abraham, Wm, printer, Beacon,
bds Huron
Abraham, Wm, lab, h Elizabeth
Abraham, Wm, tmstr, h Douglas
Addair, Mathew, carptr, h Church
Addie, David, florist, h Ontario
Addie, Lawrence, G T R, bds
Ontario
Addison, Miss, M E T, B A,
teacher, bds Front
Adrahaw, E, G T R employe, h
319 Nelson

Advertising in the Herald in-
sures trade

Agnew, David, engr, h Douro
Ahrens, A E, dentist, Market sq,
h 53 Elizabeth

**Aim to see the Herald—if you
want all the news**

Ainsworth, Mrs, h Ontario
Alandorff, W H, clerk, h Albert
Albion Hotel, Otto Jung, prop,
79-85 Ontario

Alexander, A H, bookseller and
stationer, and agent G N W tel
Co, 20 Market, h St Vincent

Alexander, W T, supt York
County Loan and Savings Co,
Church, cor St Patrick

**All prosperous merchants ad-
vertize in the Herald**

Allan, Alex, turnkey, jail, h 174
Church

Allan, Bert, G T R employe, h
Rebecca

Lawn Mowers and Rakes

THE BEST MAKES AT
Duncan L. Myers,
HARDWARE, MARKET SQUARE, 'PHONE No. 31.

Canadian Bank of Commerce

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

54

VERNON'S DIRECTORY

Allan, Be ins, h Waterloo
Allan Portrait Co., W N Allan,
 Ontario, cor Erie
 Allan, Wm, stonecutr, h 83 Mor-
 nington
 Allan, Wilfrid, ins, bds Waterloo
Allan, W N (Allan Portrait Co),
 h Mornington
 Altstadt, Henry, shoemaker, h
 158 Nelson
 Altstadt, Miss I, weaver, woolen
 mill, bds 158 Nelson
 Altstadt, John, finisher, bds 158
 Nelson
 Ambler, Mrs, boarding, h Falstaff
American House. W P Lewis,
 prop, h Downie, cor Kent
 Anderson, A, G T R employe, h
 Mowat
 Anderson, Jas, horse trnr, h Church
 Anderson, Wm G T R employe,
 h Railway ave
 Anthony, J C, shoemaker, h
 Brunswick
 Antinap, Andw, lab, h Dufferin
 Archibald, J, G T R, h Home
 Argue, Wm, G T R, h South
 Armbrust, Geo, carpnt, h Albert
 Armstrong, A, ret'd, h 93 Hibernia
 Armstrong, Jas L, tool dresser, h
 Elizabeth
 Armstrong, Miss Jennette, book-
 keeper, bds Elizabeth
 Ash, M, hostler, h Brunswick
 Ashmore, Fred, clrk, bds Charles
 Ashmore, Wm, jr, lab, bds Charles
 Ashmore, Wm, sr, lab, h Charles
Ask your newsdealer for Strat-
ford's favorite paper—The
Herald
 Atchinson, Geo, engr, h Albert
 Athletic Park, Ontario
 Atkins, B, brakeman, h Falstaff
 Babb, Norval, jwlr, bds 95 Erie

Babcock, F A, bookkper, bds 323
 Church
 Babcock, H, carpnt, h Stratford
 Babcock, Mrs Johanna (wid
 Christopher), h 147 Church
 Babcock, Werner C, apple buyer,
 h 323 Church
 Badour, J, boots, h Shakespeare
 Bailey, A J, retired, h Downie
 Bailey, Mrs J A, h Elizabeth
 Bailey, Chas, G T R, h Nile
 Bailey, N, G T R, h Nelson
 Baird, Ed, G T R, bds Cobourg
 Baird, Miss Etta, typewriter, bds
 Wellington
 Baird, John, G T R, h Cobourg
 Baird, Mrs John, h Wellington
 Baird, John C, G T R, h Dufferin
 Baird, Leslie J, operator, bds
 Wellington
 Baird, Miss Lulu, typewriter, bds
 Wellington
 Baird, Thos, G T R, bds Cobourg
 Baker, Mrs Ann (wid Abraham),
 h Charles
 Baker, F, cbntmkr, h 64 Norman
 Baker, Fred, prop Shoddy Mill,
 bds Daly ave
 Baker, Ichabod, civil engineer,
 h 95 Norman
 Baker, Henry, carriage maker, h
 Daly avenue
 Baker, Herbert, prop Shoddy Mill,
 bds Daly ave
 Baker, Jas, agent, Parisian Steam
 laundry, 59 Wellington, h Erie
 Balch, Thos, fitter, h Well
 Bald, John, G T R, h Argyle
 Balkwill, B, barber, Downie, h
 St Patrick
 Ballantyne, Alex, trvlr, bds Huron
 Ballantyne Dairy Supply Co (R
 M Ballantyne Co), 7 Ontario
 Ballantyne, Geo, traveler, h Mary

T. HAGARTY,
 PROPRIETOR

Commercial Hotel



DOWNIE, opposite New City Hall.

THE CANADIAN SAVINGS, LOAN AND BUILDING ASSOCIATION

Head Office, Toronto. Authorized Capital, \$3,000,000.
 The System of The "Canadian" affords The Ideal Security.
JOHN C. MONTEITH, AGENT, STRATFORD. MONEY TO LOAN.

OF THE CITY OF STRATFORD

55

Don't Wait For
 Something to turn up.

Get a Business Education and turn something up.

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

W. J. ELLIOTT, Principal.

Ballantyne, Mrs Margaret (wid
 Robt), h Huron
 Ballantyne, Misses Mary and
 Janet, h Huron
 Ballantyne, Michael, machine
 agent, h Caledonia
Ballantyne, R M (Thos Ballan-
 tyne & Sons), h Birmingham,
 cor Cambria
 Ballantyne, R M, cheese merchant,
 h Front
 Ballantyne, Robt, rtired, h Queen
Ballantyne Thos (Thos Ballan-
 tyne & Sons), h Front
Ballantyne Thos, jr. (Thos Bal-
 lantyne & Sons), h Church
Ballantyne, Thos, & Sons,
 cheese exporters, 3 Market
 Ballard, John, lab, h Caledonia
 Bank of Montreal, 39 Ontario
 Barber, R B, architect, 3 Market,
 h Daly ave
 Barker, B, butcher, Huron, h
 Princess
 Barker, H A, clerk, bds Hibernia
 Barker, Jas, round house, h Nile
 Barker, Mrs M (wid Henry T),
 grocer, Huron, h Hibernia
 Barker, P W, clerk, bds Hibernia
 Barlow, Thos, G T R, bds Argyle
 Barlow, Wm, G T R, h Argyle
 Barnett, J D, manager of G T R
 shops, h Douro
Barnsdale, E K. manager of
 Barnsdale Trading Co, h St
 David
Barnsdale, J E. sec Barnsdale
 Trading Co, bds St David
Barnsdale Trading Co, Ltd, E
 K Barnsdale, mgr, J E Barns-
 dale, sec treas, 7 Wellington
 Barrisdale, Andw, blacksmith, h
 17 Charles

Bart, Jno, G T R employe, h Brant
 Bart, Jos, electric light man, h
 91 Guelph
 Bart, Jos, lab, h Regent
 Bart, Peter, teamster, h Brant
 Bartin, Miss Lizzie, bookkeeper,
 bds Milton
 Bartin, Thos, brakeman, h Milton
 Bartlet, Geo H, carpnt, h Charles
 Bartlet, Oscar, cabinet maker,
 bds Charles
 Barton, David, ret, h 35 Britannia
 Barton, Mrs, h Victoria
Bate, J W (Lamb & Bate), Argyle
 Bateman, Hugh, car repairer, h
 Albert
 Bateman, Joshua, baggageman,
 h Brunswick
 Battersby, J, tobacnst, 92 Downie
 Battersby, Jno, fish mcht, h Douro
 Battersby, Thos, carpnt, h King
 Battershall, Wm, farmer, h
 Mornington
 Battie, Thos, G T R employe, h
 Victoria
 Battley, Chas, fitter G T R, bds
 Grant
 Battley, Jas, blacksmith, h Grant
 Battley, John, engineer, h Perth
 Bauer, John, bar tender, Albion
 Hotel
 Bay, Frank, condctr G T R, h Bay
 Beadle, John, car reprer, h Queen

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 MARKET SQUARE. Phone No. 31.

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CARPET SWEEPERS
 ARE THE BEST.

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BOARDING ^{AND}
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Telephone 52.

One of the Best Equipped Stables in the Province.
Everything New and Up-to-date.



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**Temperance
and
General Life
Assurance
Company**

The Best Company for the Best Risks, because it has the Lowest Death Rate

A. WADDELL, General Agent for Counties of
Perth and Oxford.

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Head Office,
Toronto.

The accumulated savings of the members as paid monthly are invested under
the Monthly Payment System on first mortgages and
advances on members' stock.

JOHN C. MONTEITH, Agent, STRATFORD.

CITY OF STRATFORD

73

TELEPHONE

Principal

CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.

If you require a Bookkeeper or Stenographer.

- Beadle, A Edwin, woolen mills, bds Ontario
Beadle, T, ret, h Ontario
Beadle, W H, woolen mills, bds Ontario
Bean, Geo, h Eay
Bean, Mrs Mary (wid Wm), h Cambria
Beattie, A A, G T R employe, h Mackenzie
Beattie, Alex, & Co, grocers, John Hislop, mgr, 32 Ontario
Beattie & Rodgers, dressmakers, 64 Ontario
Beattie, John, flax mill, h Erie
Beattie, R, G T R employe, h Railway ave
Beattie, Robt, G T R employe, h Grange
Beaumont, Jas, G T R shops, h Huron
Beaumont, John, labr G T R, h Huron
Beck, Geo, clerk, h Charles
Becker, Geo, crpntr, bds Cambria
Becker, Jno, plng mill, h Cambria
Becker, John, jr, carpenter, bds Cambria
Becker, W I, photographer, 11 Market, h Mill
Beckford, Edwd, labr, bds William
Beckford, Henry, teamstr, h 138 Mornington
Beckford, Wm, h Queen
Begg, A S, trainmaster, h Church
Behrenwald, Mrs, h Mackenzie
Beech, Ernest, bkr, bds Elizabeth
Beech, Geo, clerk, bds Elizabeth
Beech, Jos, ins agt, h Elizabeth
Bell, H B, clerk, bds Bay
Bell, J H, fireman, bds Bay
Bell, John, fitter, h Linton ave
Bell, Mrs M J, h Bay
Bell, Thos, ret, h South
- Bell Telephone Co,** Wm T Douglas, local mgr, 8 Downie
Bell, Wm, G T R employe, h Douro
Bennington, Chris, lab, h Princess
Bennington, Wm, electric light, bds Princess
Bennoch, Jas, lumber, Nelson, h Daly ave
Benson, —, pedler, h Norman
Bernard, Mrs Jane, h Brunswick
Bernard, Wm, G T R, h Nelson
Bernhard, John, brbr, 70 Downie
Bernhardt, John, h Douro
Berry, Jos, 86 Downie
Best advertising medium in Stratford and Perth county is the Herald
Best printing at the Herald job department
Be wise and advertise in the Herald
Beulah Faith Home, Ellen and Edwin L Raymond mgrs, Avon
Beuttenmiller, Frederick, butcher, bds Wellington
Beuttenmiller, John, G T R employe, h Wellington
Beuttenmiller, John, jr, butcher, bds Wellington
Beuttenmiller, Wm, G T R employe, bds Wellington
Beutter, J M, wtchmkr, 77 Ontario
Bews, Chas, cuttr, bds St Andrew

The Sherwin-Williams Paint made to Paint with at
DUNCAN L. MYERS
HARDWARE, MARKET SQUARE. **5** PHONE No. 31.