

information as to the financial standing, credit, character, and responsibility of any merchant, firm, or other persons, and to assist our Subscribers in determining quickly and readily as to whether any merchant, firm, or other persons, with whom they purpose doing business is or are worthy of credit, and the length of time credit should be given (if any).

RATINGS.

The wholesale merchants and manufacturers have considered it almost an absolute essential to have a "book of ratings," or a book containing the names of the retail merchants with their financial standing. This book of ratings is issued every six months or so, but before the six months expires, the retailer may have failed or his financial position so changed that it would be absolutely unsafe to make any sales to him yet his rating remains the same. We do not for one moment desire to have the public think we are trying to run down, or in any way find fault with, any of these rating books, but what we claim is that the "STANDARD'S REFERENCE BOOK" will give you better and surer results for less money, and will very materially assist our Subscribers in determining IMMEDIATELY whether a retailer is a safe person to do business with. The information is secured upon the spot, and from a most reliable and trustworthy source, and from one who has no object to make any statements but what are to the best interests of our Subscribers and the Agency.

COLLECTIONS.

We have special facilities for making collections not only in the Dominion of Canada and the United States, but throughout the world. Our Solicitors and Collectors are all under special contract, and are secured from and admitted to be the best collectors in the different districts in which they reside, it being our object to secure only the best.

Our rates and terms will be found upon page 12, and are fair and reasonable, and we believe will meet with your approval. Also see mention of our "Draft system"

SELECTION.

Our Correspondents have been selected with special care and at great expense by a system of our own, and with the object of giving the best protection and the latest and most reliable information to our Subscribers.