## THE MERCANTILE AGENCY

AND ITS

## REFERENCE BOOK.

The Mercantile Agency was established June, 1841, by Lewis Tappan succeeded in 1849 by Tappan & Douglass; succeeded in 1854 by R. Douglass & Co.; succeeded in 1859 by R. G. Dun & Co., the present proprietors—the style in New York being Dun, Barlow & Co., and in Canada Dun, Wiman Co. This Institution supplies information as to the antecedents, character, capacity, capital, and credit of every Husiness Man in Canada or the United States. It also undertakes the collection of Past Due Debts, for which it has the best facilities. The Branch and Associate Offices are:—

Dun, Barlow & Co., 335 Broadway, New York.
R. G. Dun & Co., 53 South Third street, Philadelphia.
R. G. Dun & Co., cor. Broadway and State sts., Albany.
R. G. Dun & Co., Baltimore and Charles sts., Baltimore.
R. G. Dun & Co., Third and Walnut streets, Cincinnati.
R. G. Dun & Co., No. 5 Atwater Building, Cleveland.
E. Russell & Co., 47 Congress and 46 Water streets, Boston.
E. Russell & Co., 88 Exchange street, Portland.

R. G. Dun & Co , 24 Basinghall street, London, England. Dun, Wiman & Co., Union Buildings, Montreal, Que.

R. G. Dun & Co., 70 Canal street, New Orleans.
R. G. Dun & Co., 1317 E. Main street, Richmond.
R. G. Dun & Co., 1317 E. Main street, Richmond.
R. G. Dun & Co., 159 Jefferson, avenue, Detroit.
R. G. Dun & Co., 101 and 103 Wabash avenue, Chicago.
R. G. Dun & Co., 6330 East Water street, Milwaukee.
R. G. Dun & Co., 63, 65, and 67 Fourth ave., Pittsburgh.
R. G. Dun & Co., cor. Second and Pine streets, St. Louis.
R. G. Dun C Co., cor. Main and Terrace streets, Buffalo. Dun, Wiman, & Co., 160 Hollis street, Halifax, N.S.

R. G. Dun & Co., 208 Main street, Louisville.
R. G. Dun & Co., 5 Hayne street, Charleston.
R. G. Dun & Co., cor. Madison and Front sts., Memphis.
R. G. Dun & Co., 5 Board of Trade Building, Toledo.
R. G. Dun & Co., 200 Main and Commerce sts., Norfolk.
R. G. Dun & Co., 215 California street, San Francisco.
R. G. Dun & Co., 295 Main street, Hartford.

R. G. Dun & Co, 30 and 32 Collins street, E., Melbourne, Australia. Dun, Wiman & Co., Exchange, Toronto, Ont.

THE object of THE REFERENCE BOOK is to afford Merchants, Manufacturers, Bankers, and others, granting Credits, a ready and easy reference as to the Capital and Mercantile Standing of parties with whom they may have transactions. The present work (issued July 1st) contains 455,998 names—being an increase over the last book, issued in January of this year, of 25,425—while the corrections in styles and ratings for the present issue are 102,965. It will be seen from these figures that not only are the imperfections incident to a work of this character and magnitude being rapidly removed, but that the results of the current season's trade have been carefully noted.

But while this work is prepared with the most scrupulous care, we are at all times conscious that it very inadequately represents the material behind it. Notwithstanding the labor and the great expense which the solid mass of names in agate type implies, the work is only a secondary part of our business; and, useful as it may be, it is but an indication of the facilities we can afford our Subscribers in aiding them to safely dispense credit. THE REFERENCE Book is merely an outgrowth of a large and comprehensive system, inaugurated and tested by us and our immediate predecessors years before any such publication was dreamed of-a system which has for its basis a statement of all the facts and details gleaned from the best sources of information, which, year by year as they accumulate, make up the HISTORY of every business man in the country, The accuracy of these details is alike tested and VOUCHED FOR by their constant use as a basis for credit by the large number of Subscribers, whose confidence we have enjoyed for a period now extending over a Quarter of a Century. It is obvious that, with these Current Histories of all applicants for credit accessible, the merchant who neglects to avail himself of them, and contents himself, in the granting of even a single credit, with the mere Rating of a Book, does himself very great injustice. He doubles the ordinary risks of credit by leaning on a meagre and at best an incomplete guide.

We have now Twenty-nine offices located at the most important points, each sustained by liberal local patronage, alike testing and confirming the local information gleaned by a staff of reporters and travelers attached to each office, aided by an army of local correspondents. With all these aids, with an experience of nearly Thirty Years a continually large expenditure and the employment of the best ability, with the reports kept constantly correct from their frequent use as a basis of credit, it is making no extravagant claim to say that the Mercantile Agency possesses to-day stores of information of the utmost value to its Subscribers, and that the volume of The Reference BOOK just published will be more than ever useful, not only for immediate reference, but as indicating the character and extent of the information which lies behind it in the records of our various offices, access to which our subscribers are entitled, and to which we again urge them to have constant recourse, if their credits are to be safely and wisely dispensed.

Specimen copies can be seen, terms made known, and our general system explained and tested, upon application at any of the Offices at the location given above.

> DUN, WIMAN & CO. TORONTO, MONTREAL, AND HALIFAX.