## PREFACE.

THE favour with which the first volume of the Reference Book for the British Provinces was received, induces the belief that the work now presented will meet with general approval. It could not otherwise happen, than that in the first publication of a work of this character and magnitude. inaccuracies and omissions should occur. present volume however, it is hoped, will be found more correct and complete. The estimates of capital and ratings of credit herein contained have all been carefully made, without reference to the previous book, from new reports, closely revised by our own Travelling Agents, who have visited every locality of the country, and consulted the best sources of information. We do not pretend to have reached entire accuracy, but we do claim general reliability, inasmuch as the book contains a condensation of the local knowledge possessed by over a thousand intelligent correspondents, elicited by an efficient staff of reporters, and confirmed by the daily experience of the Wholesale Merchants, Bankers, &c., of the country for the last ten years. We have to repeat the request that Subscribers will not depend solely upon this work as a guide in granting credits. It is not intended to be substituted for the detailed reports on record in our offices. Our information is now more than usually complete, and it is entirely at the service of subscribers.

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MONTREAL AND TORONTO, Angust 25th, 1865.

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