during the year, whenever it is found necessary, so that our Subscribers will know of any change, amendment or improvement in the list.

AMENDED ISSUES.

Each Subscriber will be delivered two copies of the yearly issue, and copies of each additional, supplementary or amended issue during the term of his subscription.

BANKS,

We also furnish you with a list of the chartered and private banks doing business throughout the Dominion of Canada, and this, we feel, will be of special interest and value to our Subscribers.

LAWS.

We also have, with a great deal of care and at heavy expense, collected the commercial and bank laws of the different Provinces, and same will be found immediately after the list of Correspondents for each Province. This also, our Subscribers will find, will be of great benefit and assistance to them.

CERTIFICATE.

The Agency issues a certificate under the seal of the Agency, signed by the proper officer, and no certificate except issued and signed as above shall be authorized by or binding upon this Agency, and none are genuine except with the seal of the Agency. Be careful that your certificate is under the corporate seal.

CONTRACTS.

The following is an extract from the contract we have with our Correspondents:—

At the request of this Agency, or any of its Subscribers, either upon presentation of our certificate or upon application made in writing upon the blank forms furnished by the Agency, the Correspondents will furnish information as to the financial standing, credit, and responsibility of any merchant, firm or the persons, in the locality in which the Correspondent resides, and will give such information as will assist our Subscribers in determining as to whether any merchant, firm or other persons, is, or are, worthy of credit, and is, or are, suitable person or persons or firms to sell goods to upon credit.

COMPLAINTS.

The Agency requests its Subscribers and Correspondents to report to the Head Office the name of any Correspondent, Solicitor or Officer of the Agency who does not give prompt and careful attention to any enquiries or work entrusted to him, as