are most important, therefore visits to Finnish companies should be fairly frequent. Specialized European trade fairs are another point of contact since they are frequently attended by agents, distributors and buyers from Finland.

Chambers of Commerce are located in every sizeable city. The central Chamber of Commerce in Helsinki is the joint organization for the 21 regional chambers.

There are associations for all important industry sectors and these are members of the Federation of Finnish Industries (see Useful Addresses section).

The Finnish Foreign Trade Association serves foreign suppliers by informing member companies in the import or agency business of opportunities offered from abroad.

Advertising

The 89 daily papers in Finland are a popular advertising medium. It is also possible to approach the consumer directly through television commercials (Mainos TV). All cinemas usually begin their feature programmes with advertisements. There are some legal restrictions regarding the advertisement of pharmaceuticals, alcoholic beverages, tobacco and certain other goods.

Price Quotations

Price should be quoted on a c.i.f. rather than f.o.b. basis. Quotations may be made in Canadian or U.S. dollars.

Methods of Payment

Most common methods of payment are cash against documents or 30 days draft. The demand for an irrevocable letter of credit is often regarded as an insult after a trading relationship has been established.

Transportation Services

All types of forwarding services are offered by sea, air, rail and road to and from all countries. There is, however, no direct liner service by sea between Canada and Finland. The regular air cargo service handled by Air Canada is from Copenhagen.