

letters at the top, followed by the date. Substituting fictitious names and figures, for obvious reasons, the communication is as follows:

MR. JOHN DOZ,

....., Ont.

Dear Sir:— IN RE NOAKES & STYLES, \$50.

You have neglected to answer our previous letter to you in regard to the above claim.

We have allowed you an opportunity of adjusting this matter with us before a thorough investigation of your habits, mode of living, income, social standing, and general reputation is made. If we are compelled to take this course, our records will contain the full report of this investigation. It is necessary for us to make it when debtors fail to pay their accounts, as an aid to our legal department in determining what action will be necessary to obtain settlement. If you desire to stop further proceedings, let us hear from you by return mail.

Yours truly,

RICHARD ROE,

Investigator.

In order that the poor delinquent may be fully apprised of the scope and nature of the investigation referred to, a printed form of report is enclosed, marked "For Office Use Only." In comparison with its comprehensive breadth and thoroughness, the Bertillon System and the Third Degree combined would resemble nothing so much as an oral examination in a kindergarten. These are merely a few of the headings into which the report is divided and subdivided:—

REPUTATION WITH

Grocer (name and address) with whom he deals.....
Family physician.....
Nearest neighbours (name and address).....

CAUSES OF DELINQUENCY.

Drink? Women? Men? Gambling? Moral indifference?.....
Does debtor's employer..... } Know debtor does not pay his or her bills?
Does debtor's grocer..... }
Does debtor's wife or husband }
Does debtor's physician..... }
Does debtor's wife or husband } Know debtor's habits?
Does debtor's employer..... }
Where does debtor spend evenings?.....
To what Union does debtor belong? (Name and address)
Has debtor ever been arrested?.....
Upon what charge?..... When?..... Results?.....

The whole concludes with the following certificate, which in itself is calculated to create in the mind of the debtor visions of blue serge, brass buttons and prison bars:—

I do hereby certify that the answers herein above are true and correct to the best of my knowledge and belief.

Signed.....

Investigator No.....