

John Rogers Esq Niagara

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BANNER OFFICE,

Toronto,

20 June 1846.

DEAR SIR:

I take the liberty of annexing the above Account for the *Banner* newspaper, and of soliciting an immediate remittance of the amount. The enormous expense which has been found, by experience, to attend the sending of Collectors through the country, and the indifferent success which too often attends their exertions, has constrained me to try the effect of direct application to our friends by Mail.

The unceasing labour, both of body and mind, which attends the publication of a Newspaper, renders it absolutely necessary that pecuniary anxiety should not be superadded. The disbursements of a paper are almost all paid in advance, and the stock of materials requires a large sum of sunk capital. Newspaper subscriptions should properly all be paid in advance, but unfortunately the credit system of the country makes it almost impossible to carry this out—and Publishers are driven to give more or less credit, which the profits of the business will really not afford. The terms of credit are generally extended to the utmost limit of his means, and unless the subscriber keeps time with him he is certain to be incommoded by it. The consequence of this very generally has been, that the publisher (thrown into difficulty by the inconsiderateness of his subscribers) is forced to seek assistance from friends or through the banks, and becomes fettered by obligations to individuals—and to this process we may trace much of the time-serving too often found in Canadian Journals. Every reader of a paper who does not pay up promptly, may depend upon it, that he helps to enfeeble the honest and bold tone of the Public Press.

I speak feelingly on this subject—for the fearless manner in which *The Banner* discusses every subject which comes up, makes it necessary to depend entirely on our own resources—and I appeal to all our Subscribers that it is their *duty* to be prompt. To give six months credit