

*Service Letter No.*

219

**EXPLANATORY KEY TO RATINGS.**

LEFT-HAND COLUMN	RIGHT-HAND COLUMN			
Estimated Pecuniary Strength.	General Credit			
	High	Good	Air	Limit
AA Over \$1,000,000 .....	A1	1	1½	2
A+ 750,000 to \$1,000,000 ...	A1	1	1½	2
A 500,000 to 750,000 ...	A1	1	1½	2
B+ 300,000 to 500,000 ...	1	1½	2	2½
B 200,000 to 300,000 ...	1*	1½	2	2½
C+ 125,000 to 200,000 ...	1	1½	2	2½
C 75,000 to 125,000 ...	1½	2	2½	3
D 40,000 to 75,000 ...	1½	2	2½	3
E 20,000 to 40,000 ...	2	2½	3	3½
F 10,000 to 20,000 ...	2½	3	3½	4
G 5,000 to 10,000 ...	3	3½	4	
H 2,000 to 5,000 ...	3	3½	4	
K 1,000 to 2,000 ...		3½	4	
L Less than 1,000 .....		3½	4	
M Less than 500 .....		3½	4	

The absence of a Rating indicates those whose business and investments render it difficult to rate satisfactorily to ourselves. We therefore prefer, in justice to these, to give the detailed reports on record at our Offices.

**KEY FOR GAZETTEER.**

Signs and abbreviations used in Gazetteer information:

- X Nearest R.R. St'n. Ex., Express.
- Δ Banking Town. Pop., Population.
- Tel., Telegraph. M., Miles.

**EXPLANATORY KEY TO CLASSIFICATION OF TRADES.**

General Hardware, House Furnishing, Tin, Stoves, Agricultural Implements, Guns and Sporting Goods...	}	■
Foundries, Steam Forges, Machinery, Engines, Boilers, Car Wheels, Metals, Machinists' and Railroad Supplies		
Plumbers, Plumbers' Supplies, Lead Pipe, Steam and Gas Fitters, and Gas Fixtures	}	V
Carriages, Wagonmakers, Wheelwrights, and Blacksmiths		
Cloths, Clothing, Tailors, Gents' Furnishing, and Hats and Caps	}	S
Dry Goods, Carpets, Smallwares and Notions, and Millinery		
Fancy Goods, Varieties and Toys	}	+
Furniture, Undertaking, and Upholstering		
Lumber, Saw and Planing Mills, Carpenters, Contractors, and Builders	}	A
Coal and Wood		
Boots and Shoes, Tanners, Hides, Leather and Findings	}	C
Saddlery Hardware, Harness and Trunks		
Groceries, Confectioners, Provisions, Ship Chandlers, Teas, Coffees, and Spices	}	T
Jewelers, Watchmakers, and Opticians, Brewers, Maltsters, and Distillers		
Drugs, Physicians, and Patent Medicines	}	♦
Flour and Grist Mills, Hay, Grain, Flour and Feed Dealers, and Bakers		
Cigars and Tobacco	}	N
Books, Paper, Stationers, Printers, Publishers, Lithographers, and Bookbinders		
Nurserymen, Florists, Fertilizers, and Seeds	}	/
Wine and Liquor Dealers, Hotels, and Saloons		
Crockery, China, and Glassware	}	=
Pianos, Organs, Music, and Musical Instruments		
Painters, Paint and Oil Dealers, Varnishes, and Paperhanging	}	V
General Stores		

NOTE.—In several lines of trades but little use of THE REFERENCE BOOK is, we find, made for circular purposes, and these, after consultation with subscribers, have been left unclassified.

RE

DOM

PRINCIPAL

ONTA

BANKING

MONTREAL