

*Mr. M. Tuffy
Richmond Hill*

EXPLANATORY KEY TO RATINGS.

LEFT-HAND COLUMN.		RIGHT-HAND COLUMN.			
Estimated Pecuniary Strength.		General Credit.			
		High.	Good.	Fair.	Limit ed.
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, Pumps, Windmills, 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.....
- Carriages, Wagonmakers, Wheelwrights, and Blacksmiths.....
- Cloths, Clothing, Tailors, Gents' Furnishing, and Hats and Caps.....
- 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..
- Coal and Wood.....
- Boots and Shoes, Tanners, Hides, Leather and Findings.....
- Saddlery Hardware, Harness and Trunks.....
- Groceries, Confectioners, Provisions, Ship Chandlers, Teas, Coffees, and Spices.....
- 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.....
- 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.....
- 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, are unclassified.

*Compliments of
J. D. Giffen*

RE

DOM

PRINCIPAL
ONTARIO
P

BANKING

MONTREAL