

PREFACE TO CANADIAN EDITION.

THE work, of which the following pages are a reprint, with annotations, is so thoroughly sound and practical, so full of common-sense suggestions and remarks, that it has been deemed desirable to place it before the Canadian public, with such explanatory notes as will adapt the information to the circumstances of the country.

Such a work is interesting, not only to the officers of banks, but also to their customers, for they are thus enabled to see the method by which a prudent banker judges of the transactions they bring before him. Nothing can be more desirable than a good understanding between banking institutions and the mercantile community, and it is hoped that a perusal and careful consideration of the suggestions of this work may have some influence in bringing it about.

G. H.