PREFACE.

THE want of a Text Book on the Law and Practice of Banking, specially applicable to the Dominion of Canada, has induced the Author to prepare such a Work, which he now presents to the favourable consideration of Bankers and Merchants.

In preparing this volume he has not attempted to usurp the office of counsel in complicated cases, aiming only to present a clear exposition of those general principles of banking law with which every Bank Director, Manager, and Officer should be fully acquainted. Nor is such a knowledge less necessary to the Merchant, and those having the conduct of his financial affairs.

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It is hoped that this Work will also be found a useful addition to the Libraries of professional men, on account of the numerous judgments embodied in it, all of which have been carefully compiled and fully indexed.

Primarily, the Author is indebted to the leading English and American text writers, more especially, as will be seen, to *Grant* and *Morse*, for the general principles of law which have been enunciated; and secondarily, to the decisions of