PREFACE

forgery of this kind has been necessary, and where it has it has for the most part been indicated.

As each paper was in its original form an independent production, there is necessarily some slight repetition of argument and illustration. I have been at no special pains to correct this. It is a somewhat transparent literary convention that a reader, in following an argument through several hundred pages, will always recall in the latter part the precise details of a fact or illustration given in an earlier part, or will refer thereto; and that on no account should such fact or illustration be repeated. I have deemed it a service to the reader and an economy of his attention to disregard this convention in one or two cases.

I am indebted to the editors of the *Journal of the Royal United Service Institution* and the *Journal of the Institute of Bankers* for permission to reprint addresses which have appeared in their publications, and to Messrs. Watts and Co. for permission to reprint a portion of the Conway Memorial address delivered at South Place Institute.

I am glad to take this opportunity of acknowledging my very deep sense of gratitude and indebtedness to more friends than I can mention, in England, Germany, France, and America, who, since the appearance of an earlier work of mine in 1910, have helped me with suggestions, advice, and criticism. To certain friends in the Universities of those countries I am in a special sense indebted, notably to Professors Dr. Sieper of Munich, Piloty of Würzburg, Schucking of Marburg, Hermann Levy Car Lar Car revi pila in 1 mac org dea in 4 him those on 1

to 1

con

Lo

of

Mu

dan

viii