

circle of readers than, I apprehend, they are likely to command. I allude more particularly to those principles which guide a banker in his dealings with the public—a subject, I should suppose, of as lively interest to the commercial community as to the banker himself; and concerning which I think it not impossible that, even in the following pages, the community in question might hear of something to its advantage.

Had the author of the well-known *Practical Treatise on Banking* followed the subject into the department particularly treated of in these Letters, it is superfluous to observe that they would never have been written, and that the subject would have been handled by an able and experienced pen. As it is, I experience some encouragement from the fact that my production has already received the stamp of his approval.\*

I have only to add, that a majority of the Letters have appeared, from time to time, during the last three years, in the pages of

\* *Vide a Practical Treatise on Banking*, by J. W. Gilbart, Esq., F.R.S., fifth edition, vol. 1, p. 33.