

### *AUTHOR'S PREFACE*

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1760-1791, British occupation. Country without paper money. Coins of several countries a legal tender.

1791-1812, Representative government established in 1791, but attempts to obtain charters for banks of issue unsuccessful.

1812-1817, Paper money issued by the Army-bill Office.

1817-1867, Joint-stock banks under provincial charters.

1867-1890, Dominion of Canada. Charters issued by the Federal instead of Provincial Government.

The writer has endeavored to deal with these periods as succinctly as possible in order that he might write more fully regarding the nature of the act now in force.

The space at disposal does not permit of the present work being more than a study of the development and principles of Canadian banking, but care has been taken to make such references as may enable the reader to obtain access to histories which deal fully with the various periods, and present in detail all important incidents. The writer has also been careful to avoid the mention by name of banks or individuals, excepting so far as such a course was necessary in writing a mere history of development.

TORONTO, 1896.