

in getting them to first take up urgent public business. When this was fairly well through, he adroitly prorogued the house, reporting to Bathurst that the discussion on the impeachment had been staved off for another session. Thus a second time the bank bill was snuffed out before any final settlement of it could be made, but without any indication that there was any regular opposition to it.

By this time the greater part of the army bills was re-deemed, only some £59,000 remaining in circulation, and there was beginning to be a real need for an addition to the currency of the country. The merchants of Montreal, who had been chiefly interested in the attempts to get a bank charter, feeling, no doubt, that the sympathy of the business community was with them, and that it would be a pity to lose another year with no more certainty of success, the political conflict still raging, decided to start the bank without a charter. Accordingly, on May 19th, 1817, the articles of association of the Bank of Montreal were adopted, and the corporation proceeded to organize. The articles of association were published in the *Montreal Herald*, May 22nd, but I have not been able to discover any issue of the paper for that period. The *Quebec Gazette*, of May 29th, copies the following item from the *Herald*: "In the first page of this paper the articles of the Montreal Bank Association are laid before the public. Such an establishment has always been a favorite with this journal, and we cannot but congratulate the community on the prospect of a wonderful change for the better in the agricultural and mercantile pursuits of this province. The articles of this most laudable association, so far as we are enabled to judge from practical experience in our younger years, and from much reading, are drawn up with great judgment and wisdom, and seem extremely well calculated for our local position. We forbear making any remarks on the subject for the present, further than that we wish the establishment the utmost success in all its bearings."

From contemporary references to the bank and its articles of association, as well as from other evidence, as pointed out in the first of this series, the articles of association were without doubt adapted from the bill of 1808, which was copied from the Act establishing the Bank of the United States. On the other hand,