

(reply!!!)

Thomas G. Ridout Niagara Falls. April 29. 1837.
Cashier Bank of Upper Canada Chippawa
Dear Sir.

In reply to your printed circular of the 8. instant
I fully concur in the opinion I have heard expressed
by many others that it will be advantageous to the
Bank of Upper Canada to be united in the proposed
Provincial Bank to increase the capital
stock very much desired not only by people
seeking for such an opportunity of investing
capital but for the more extended accom-
modation of large discounts than can be
consistently be granted upon the present
limited means.

Respectfully Dear Sir

Your very Obedt Servt
Sd^o James M. Smith