

**LIBER MERCATORIS; OR, THE  
MERCHANT'S MANUAL: BEING A  
CONCISE AND PRACTICAL  
TREATISE ON BILLS OF EXCHANGE,  
MORE PARTICULARLY AS RELATING TO  
THE CUSTOM OF MERCHANTS**

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Liber Mercatoris; Or, the Merchant's Manual: Being a Concise and Practical Treatise on Bills of Exchange, More Particularly as Relating to the Custom of Merchants by Jun. Hobler

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**JUN. HOBLER**

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**Liber Mercatoris;**

OR,

**THE MERCHANT'S MANUAL:**

BEING

A CONCISE AND PRACTICAL TREATISE

ON

**BILLS OF EXCHANGE,**

MORE PARTICULARLY AS RELATING TO THE  
CUSTOM OF MERCHANTS;

TOGETHER ALSO WITH

THE FRENCH CODE RELATING TO BILLS OF EXCHANGE;

TO WHICH IS ADDED,

"THE INTERPRETER," ON THE USUAL DATES, SIGHTS, AND  
USANCES OF FOREIGN BILLS OF EXCHANGE,

In Eight Languages.

BY

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ATTORNEY AT LAW;

AUTHOR OF "FAMILIAR EXERCISES BETWEEN AN ATTORNEY  
AND HIS ARTICLED CLERK."

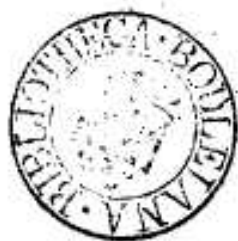
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## PREFACE.

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THERE are already so many excellent works professing the same object as this Manual, that the task I have undertaken would appear superfluous and uncalled for, but that, numerous and learned as they undoubtedly are, they are generally so technical and elaborate in their language, that they frequently confuse where they are intended to enlighten. But these works, however excellent in themselves, are, in their effects, much like the "Family Physician" and other works of that class, having frequently led the unlearned into error, and caused

quibbles and lawsuits. In fact, they are, without exception, more fitted for the lawyer than the merchant.

I have long seen the error, and contemplated the composition of this volume, which, incomplete as it is, I trust may serve the purpose intended, until I have leisure to publish a more enlarged and perfect work: at the same time I can conscientiously vouch for the correctness of the information, however slight it may be; for I have spared no pains in seeking and comparing the opinions of the best "practical" authorities upon the subject.

In order to render it a book of ready reference and information to the mercantile world, I have sedulously avoided all "legal" terms and phraseology, and invariably pre-



ferred clearness of detail to elegance of composition ; and that I might render myself as intelligible as possible, I have been driven, in several instances, to the necessity of repetition.

I have endeavoured throughout to point out to the merchant and his clerk the general routine, sanctioned by *custom* in the treatment of a bill of exchange.

For those who are desirous of studying the *law*, including the reported cases, on this point, there are several books extant, composed by men of great legal talent, and which are easy of access.

Considering the increased intercourse between France and England which has arisen of late years, and which is still increasing

with that country and with many other parts of Europe, I have thought it incumbent on me, for the more complete utility of this small work, to add an extract from the *Code Napoleon*, which I flatter myself will be found serviceable, not only as immediately directed to business transactions with France, but with other countries, as Russia, &c., where the Code Napoleon is known and adopted, wholly or in part. It is arranged from the *Code de Commerce*; and I have endeavoured that the translation into English shall be as efficient as the most critical commercial or legal reader can desire to have.

In conclusion, I must add a few words on the subject of Public Notaries. They are a very useful branch of the Profession; and having in many instances found them possessed of much information on the custom of

merchants in general, it will be seen that I have in the present work pointed out many particular duties which may be performed by them with benefit and advantage to traders; and a merchant will often save himself a lawsuit by a few words from his notary in those cases of difficulty which may arise in his dealings with foreign merchants.

For "The Interpreter," I am indebted to a friend; and from his known strict accuracy and correct judgment, I can with safety vouch that it may be depended upon.