Bank Pensions and Premises, appropriations for over series of years, 321, 323 Bank of St. Hyacinthe, reply of Bankers' Association to

charges re closing, 647
Bank Statement, changes in the 249, 1075
Bank of Toronto, new headquarters, 1105
Bankers' Views on outlook, 65, 427; of Western Conditions,

1569, 1571 Banks circulation and the central Gold Reserve, 1497 Banks, expedients for crop moving, 927; advances by London

Canadian Bank of Commerce, erection of new office building,

Banking Capital, Increases in Canadian, 1137, 1139 Banking Profits in Canada, annual review of, 177, 213, 215. 251, 253 Banks, growth of 1908-12, 141; future growth with country, Banks, additional taxation of, in Alberta, 1477 Banks, and the country's growth, 781; and the people, 745 Banks, Canadian, loans of, 997 Banks at close of 1912, 105 Banks capitals and rest funds, twelve months' comparison,

banks, ofr Banks Extra issues, a study of, 1908-13 (H. M. P. Eck-

Banks Extra issues, a study 81, 1928-13 (11)
hardt), 785
Banks, Fall in home deposits of, 1041
Banks Loans to Industrials, 1567
Banks Loans to Municipalities, 825; being reduced, 1499
Banks' Shares, Reserve liability on, 1621
Banks and Unfair Competition (D. R. Wilkie), 751
Banque Internationale, purchased by Home Bank, 80, 120
British Banks, losses by depreciation of investments, 109, bankers' views on outlook, 251; profits of, 749; a favorable half year, 1001; realizing investments, 1081; cash resources higher, 1207 Canada's Banking Facilities, Distribution of, 357

53

Canadian Bank Balances in New York and London, 379 Canadian Banker Honored (Sir Frederick Williams-Taylor) 7 Canadian Bankers' Association, annual meeting, 1337

Central Gold Reserve, effect of on Imports of Gold, 603; possible developments of (H. M. P. Eckhardt), 821; advantages of, 1037; effect on New York, 12:0; deposits from

bank vaults, 1535 Co-operative Land Banking, 353

Clearings, Bank, Heavy, 1677 Deposits, Course of, during three years, 601, 605; fluctuations in twelve months, 1501 Elliot, Death of Mr. James, 178c

Farmers' Bank Failure, Report by Sir William Meredith, 291 Frauds on Banks, 1403

Home Bank purchases Banque Internationale, 80, 120 Interest on Savings' Deposits, Senate's Views, 461 Loans, Course of Bank during three years, 627, 631

Loans to Directors and their firms (letter), 289

Loans to Directors and their firms (letter), 289
Local Banks, are they wanted, 161
Monthly Statements, December 1912, 105; January, 1913, 285, 287; February, 425, 427; March, 569, 571; April, 713, 715; May, 803, 805; June, 1039, 1041; July, 1233, 1237; August, September, 1499; October, 1612; Changes in the 240
Montreal City and District Savings Banks, Foolish Run, on,

Montreal Clearing House (John Knight), 327

Pratt, E. C., appointed assistant general manager, Molsons Bank, 269; appointed general manager, 1705

Royal Bank purchases British Guiana Bank 1499 Savings' Deposits, Senate's Views of Interest on, 461, 497

Savings Deposits, Senates views of interest on, 491, 497
Sovereign Bank to be wound up, 1795
Taylor, Sir Frederick Williams, 7
United States National Banks, foreign branches of, 1465
Walker, Sir Edmund, Evidence before United States Banking Committee, 287; London Address on Canadian Outlook, 899

INSURANCE.

LIFE.

Actuarial Society of America, annual meeting, 719; half yearly meeting, 1551 Actuary, Lighter side of a well known (Mr. R. P. Hardy),

369
Advertising by the Life Companies, 493
Advertising by the Life Companies, 493
Agency Organisation (Edward A. Woods), 1445
Agent, Habits and Qualifications of, (J. T. Lachance), 1581;
indispensible (W. Lyle Reed), 651
American Homicide Record, 1577
American Life Companies, rate of interest earned by, 615
A. O. U. W. adopts Higher Rates, 437; additional actuarial valuation, 507

valuation, 507 Assessment Insurance, Conditions in, 1211 Assessmentism, Dilemma of (George M. Brown), 115;

modern, 977
Betterment of Life Insurance Service (H. C. Cox), 689, 723
Borrowing on Life Policies, heavy, 755
Burke, late Mr. David, 1713

Burke, late Mr. David, 1713
Business Insurance, Points about, 763
Canada Life, actuarial appointments of, 301; appointment of
treasurer, 899; appreciation of, 1441
Canadian Life Officers' Association annual meeting, 1651
Chosen Friends rates, in comparison with N. F. C. rates, 913
City of Glasgow Life taken over by Scottish Union and National, 405

Claim payments, utilising, 1585 Confederation Life, experience with extended insurance (W. Conservation Idle, experience with extended insurance (W. C. Macdonald), 191; in Great Britain, 653, 1587
Conservation of Public Goodwill (E. E. Rittenhouse), 1405
Death. Causes of, among Men and Women, 1045
Death Losses in First Policy Year, 687, 1740
Death Rate from Tuberculosis, Reduction in (F. L. Hoffman)

Disability Clause in life policies, attitude of company using it, 511; new form of, 1513
Disability Benefits, Insuring insurance (Henry Moir), 1799 Disability Benefits, Insuring insurance Dryden, Memorial to late John F., 1335

"Dying to Win," 803 Empire Life Assurance Co. (sub standard lives), 1237 Endowment Insurance, Developments of, 889

Equitable of New York starts monthly premium plan, 1083 Fitting the Policyholder's Needs (I. M. Hamilton), 653 Fixed Term Securities, Amortization of Values of, 1767

Fraternal Insurance System of to-day (E. S. Philpot), 1183; how long will young man carry undue share of burden, 1307 Fraternals Convention, Ganadian, 613

Fraternals Convention, Ganadian, 613
Fraternals, United States Commissioners' Views on, 835
Fraternal Societies, Straits of the (F. H. Hardison), 1543
Goldman, L., Interview with, at Vancouver, 1141
Group Insurance, rules of New York Life for, 481; growth

of idea, 520; adverse opinion of insurance commissioner, 1141; an attack on, 1273; defended by President W. A. Day, 1331; defence of, 1661; its aims and field (W. A. Day), 1761

Holland, Peculiar Life Insurance in, 915 Home Life, absorption by Sun Life, 609

Impairments, Risk of, 763 Imperial Life, change of general manager, 269; declines notes for premiums, 365

Income tax proposals in United States, effect on life com-panies, 615; successful opposition of life companies, 1547 Independent Order of Foresters raises rates, 1273; comparison of rates with those of old line company, 1301; unrest in, 1395; plight of, 1717; United States Commissioners

scathing report on, 1725 Industrial Assurance, Recent Developments in England, 611 rise of (Forrest F. Dryden), 1443 Inferiority of First and Second Born Children, Supposed (T.

B. Macaulay), 13

Insurability of women, 1203 Insurance Act, Suggestions for Amendment of John A. Tory), 1241 Insuring Early in Life, Double Advantage of, 873

Interdependence between Agents and Policyholders increas-

Interdependence between Agents and Policyholders increasing (E. G. Clark), 1731
Interest Earnings of American life companies, 615; of life companies in Canada, 1912, 1607, 1653
Investments of Canada Life Companies, 1007, 1009
Lapses, how to reduce, 265; ratio in, 27; American companies 805; how one agency achieves low rate, 1553; how to prevent (Forrest F. Dryden), 1650
Logislative affecting life insurance in United States 862

egislation affecting life insurance in United States, 863 Life Agents, canvassing chart, 1271; pensions for, 407; pointers for, 841

Life Business in United States unsatisfactory, 1755; in

United Kingdom, 1912, 835

Life Companies, and Health Conservation, 1267 Life Companies investments, a British actuary's views, 359; investments of Canadian companies, 1007, 1009