# 

pon branch banks,

ng of, 235. 29, necks, 340-343, 25 of, 394. ats, 207. rsion of, 208, rading, form, 209,

## 6.

te, 226. ter, 198. 398. lt, 310. ing the Bank Act,

of Canada, state-). ures, 231. k, 11. 391-395. ., quoted on bank

of, in bank, 113. accounting, 316.

the, 491. ans to, 266. ement, 103.

in net, 110. 98. 1 on, 84. purchase of exy book, 200. Pipts not a secur-

rms of, 297, 299. 213. 4. Provincial Note Act, 4. Punctuality, desirability of, 137.

#### Q

Quebec, first bank in, 4. Question of commission, the, 504. Questions which should be asked of a borrower, 249-250. Quick assets, 238.

### R

Rate of exchange, how made, 513. Raw materials, in a statement, 244, Real estate As an asset, 246, As security for loans, 101. Reasons for granting a loan, 254. Receipts and assignments, advances on, 283-313. Records Of routine work, 134. Of the head office, 122-135. Redemption At par, of notes, 31. Fund for bank paper, 30. Of travelers' checks, 547. Refusal of certificate to banks, 21. Remittance Book, 170-172. Foreign, 538-566. Remittances By mail, 563-566. Of sixty-day bills, drafts sold against, 449. Renewals of advances, 309. Renewals of notes, 277. Rental of property, 246. Replacement of maturing investments, 483. Reports on customers, 382. Reserve fund, the, a margin of safety, 109. Reserves, percentage of, to assets, 95-96. Restricted letters of credit, 557. Retail merchants, loans to, 269. Returns to government, by bank, 39.

Returns to head office, 129.

INDEX

Risk taken on foreign exchange, 477. Rontine work, batch method of handling, 363-365.

Royal Bank of Canada, branches of, 410.

Rules and regulations of banks, 353. Rules of credit, 237.

#### $\mathbf{S}$

Safes and vaults, 396. Sale of demand exchange, 446. Savings accounts Interest on, 227. Small, 321. Savings bank department, 225. Savings bank ledger, 191-192. Savings banks, function of, 11. Scandinavlan Union, Canadian exchange with, 534. Schedule of rates on cash items, 338. Science of credit, the, 237. Seasonal fluctuations of notes, 53-54. Secrecy in transctions, 400. Secretary, duties of the, 120. SecurIties. Analysis of, 90. Drafts drawn against, 438. Hypothecation of, 275. Of trust companies, 13. Security Back of bills of exchange, 469-470. Dealings, international, three classes of, 482. Different kinds of, 34. Distinguished from a promise, 286. Margin of, 259. Market, the international, 482-490. To note holder, 51. Selling futures against futures, 456-457. Shareholder's audit, 16, 26. Shareholders in banks, 22. Shares And calls of bank stock, 23. Transfer of, In banks, 23. Shippers. advances to, 285. Sight drafts, exchange on, 498.