

Inspector, bank, duties of, 343.  
 Insurance, 245.  
   Ample, should be carried, 245.  
   Items of, 384-387.  
   On goods under assignment, 295.  
 Interest, 448.  
   On cable transfers, 448.  
   On call loans, 93.  
   On deposits, rate of, should be steady, 106.  
   On exchange, how figured, 515.  
   On long-time foreign exchange, 510.  
   On savings accounts, 227.  
   On time deposits, 82.  
   Rate of, during financial stress, 70.  
   Rate of, in government banks, 12.  
   Rates of, on loans, 37.  
   Tables, 328, 516-518.  
 Internal inspection of banks, 345-357.  
 International arbitrating, 486.  
 "International Exchange," quotation from, 436.  
 International  
   Security dealings, three classes of, 482.  
   Security market, the, 482-490.  
   Speculations, 484.  
   Trading in securities, influence of, upon exchange, 495.  
 Interpretation of terms in assignments, 311-313.  
 Investments, knowledge of, a necessity, 483.  
 Issuance of drafts, principles underlying the, 539.

**J**

Japanese money, equivalents of, 537.  
 Joint account, loaning foreign money on, 451.  
 Joint accounts, 208.  
 Joint stock companies, 208.  
   Stock companies, loans to, 261-265.  
 Junior, duties of the, 145.

**L**

Labor-saving methods, 358.  
 Lawson, W. R., on "Banking in India," 77.  
 Ledger-keeper, in the branch, 142.  
 Ledger, rules for keeping, 142.  
 Ledgers, audit of, 348.  
 Leroy-Boileau, quoted on bank, 142.  
 Letter of advice, how drawn, 142.  
 Letter of indorsement, for checks, 548.  
 Letters of credit, 480.  
   As an aid to business, 480.  
   Export, 506-509.  
   For travelers, 552-557.  
   How listed, 46.  
   How used, 467.  
   Specimen, 464.  
 Letters received register, 19.  
 Liability  
   Ledger, 192-194.  
   Record, 253.  
   Return, inspection, 351.  
 Liabilities  
   Contingent, 248.  
   Current, 247.  
 Lien notes, 274.  
 Limitations to finance paper, 444.  
 Liquidation of advances, 309.  
 Loan companies, 12-14.  
 Loaning  
   A bank's money, 228-258.  
   Foreign money on joint account, 451.  
   On credit, 452.  
 Loans, 35.  
   Bank, 35.  
   Call, 90-92, 259.  
   Classification of, 259-282.  
   Commission on, 454.  
   Current, 98.  
   Distinguished from overdraft, 92.  
   Foreign, 92.  
   Reasons for granting, 254.  
   To farmers, 267.