

CHARTERED BANKS—*Conc.*

- Excess Profits Tax Act, application of—549
- foreign branches and agencies, value to Canadian trade—889
- foreign investments of—290
- functions of—155.
- grain sale under sec. 89, Bank Act, upon default—1212
- granting of excessive credit for stock market activities prior to depression—644
- inner reserves—see heading INNER RESERVES
- interest—see heading INTEREST—INTEREST RATES
- interlocking directorates
 - Dobbie, G. A., reference to—806, 838
 - effect on lending policies, question of—285, 806
 - policy of banks and industry, question of—565
 - reference to directors of The Canadian Bank of Commerce—286
- legal tender cash kept available—159
- lending policy
 - consideration of farmers—1304
 - consideration of business—1333
- loans—see heading LOANS BY BANKS
- loss of revenue if Dominion government borrowing done from Bank of Canada—635
- losses, average annual—260
- nationalization—197, 780
 - view that inevitable unless banks go back to business of private enterprise—1114
 - view that inevitable unless banks made responsible to representatives of people—1283
- political control—817
- note issue
 - a liability—121, 896
 - comparison with Bank of Canada issue re inflation—622
 - cost of servicing—908
 - Finance Act provision for—619
 - former authority for 15 per cent additional issue during crop moving season—626
 - reduction in—898
- operating costs, comparison with banks in other countries—101, 139
- primary duty to public—117
- reserves—see also INNER RESERVES
 - amount of—216, 217
 - premiums on shares issued—967
- savings accounts, service charges—124, 213
- security, sale on default, sufficiency of advertisement, sec. 89, Bank Act—1213
- security holdings, Dominion and provincial, breakdown—112, 115, 256
- service charges—see "CURRENT ACCOUNTS", "SAVINGS ACCOUNTS"
- shareholders' audit
 - extent of—694
 - duties of auditors—850, 857
- shareholders' double liability
 - meaning of—907
 - need for continuing—704
 - reason for—707, 894, 902
- shareholders' equity, annual earnings of banks—859
- shareholders, number of—117
- shares, reduction of par value, motion for—689, 705
- small loan proposal—see heading LOANS BY BANKS
- taxation of—855
- taxes paid by—638
- unclaimed balances, amounts as at 31 December 1943—1229

CHARTERS, BANK

- changes in proposed by G. G. McGeer, M.P.—758
- compared with joint stock companies—557
- term
 - motion for two year extension—556, 1276
 - resolution of Alberta Farmers Union for one year renewal—1057
 - undesirable effect of temporary extension—558

COMMISSION TO INVESTIGATE BANKING

- proposal—1276
 - criticism of—1308, 1314
- suggestion of permanent commission—1328

CONFIDENCE, PUBLIC

- banking system's need of—854