

Banks and banking—Cont.

Loan policy—Cont.

On basis of moral risk, 14080

Regionalism, 7283-4

Loans

Non-current, report to directors, 14152, 14235

On agricultural products, 14278-80

Sales tax problem, 14128-9

Mergers, government approval required, 7234, 7238, 14265

Monopoly system, 7220-1, 7244-8, 14066, 14092

Montreal City and District Savings Bank, run on, 12334

Montreal Trust and Royal Trust, separating from banks, 7243

Mortgage loans, 7234, 7238-43, 7281, 7316, 7320-4, 8354, 8389, 8395, 14063-4, 14067

Nationalism, 14092

Nationalization, 7220-1, 8403-4, 13909-10, 14070-1, 14098

Near-banks, bringing under Bank Act, 286, 4188, 5221-2, 7240-3, 7280-8, 7315-9, 7328-9,

8356-7, 12623, 12628, 12635, 13040, 13050-1, 14040-1, 14045, 14071-5, 14080,

14110-1, 14123, 14136-7, 14289-90, 14306

Awaiting Consumer Credit Committee report, 7315-6

Constitutional question, 7246, 7251, 7283, 7314-5, 7323, 12328-9, 13014, 13018-22

Deferring until Quebec commission reports, 2716

Porter commission recommendation, 14095-7, 14132-5

New banks, danger of older ones absorbing later, 901

New banks, need for, 899-905, 1023-5, 4336-8, 7278

Operating in U.S., list, qu. (Mr. Reid), 12088-90

Ownership

Effect of increase in share capital, 14259-63

First National City Bank of New York, by, *see* Mercantile Bank of Canada

Foreign governments not permitted to hold shares, 6815

Non-resident, share limitation of 25%, 7237, 7243, 8354, 14069, 14075, 14094, 14106-8, 14259-62

Options to purchase shares, 14261

Provinces not permitted to hold shares, 902-6, 1024, 6815

Policy change suggested, 2715-6

Provincial agencies, such as pension funds, non-voting shares, 10% limit, 7237, 7323, 8354

Resident, person or associated persons, share limitation of 10%, 7237, 7243, 8354, 14075, 14107, 14152-3, 14243, 14259-62

Leading to self-perpetuating management, 14077-8, 14093

Share registration, responsibility of bank, 14262

Primary reserve rate, variation, 13770

Provincial and Post Office banks, functions of, 10692-3

Public-owned commercial bank, 14043-4, 14065-6, 14098-9, 14125, 14211, 14236-9, 14299

Reserves, reducing, 13622-3

Royal Bank, board appointment of Bahamian finance minister, 12159

Savings banks, Australia, 14044-5

Savings, legislation inhibiting accumulation, 12732-3

Secondary reserve requirement, Bank of Canada stand-by power, 6320-1, 6338, 8354, 14069, 14185

Services, improving, 7238, 7249-52, 7325

Small borrower, improving position of, 7233, 7237, 7280, 7286, 7317, 7321, 7324-9, 8417-8, 14095-8

Small borrower, service charge, 7249-51

Small business loans, 965, 6323-4, 6334, 13143-6, 13458-64, 13468

Solvency of, 12296

Statutory reserves with Bank of Canada, aggregate deposits, interest paid by bank, qu.

(Mr. Hees), 2442

Tax-free reserves, 7237

See also Federal-provincial relations—Federal responsibilities in certain fields; Finance;Quebec Savings Banks Act *and particular bank***Barbados**, *see* Organization of American States**Barbeau report**, *see* Election Expenditures Committee**Barber inquiry**, *see* Royal Commission on Farm Machinery**Barnett, Mr. T. S.** (Comox-Alberni)

Admiralty Bill (deputy judges), 3632-3

Adult Occupational Training Bill, 15400-2

Aeronautics Bill, 3670-2

Aetna Casualty Company of Canada Bill, 4757

Agricultural and Rural Development Bill, 3694-5, 3704-6