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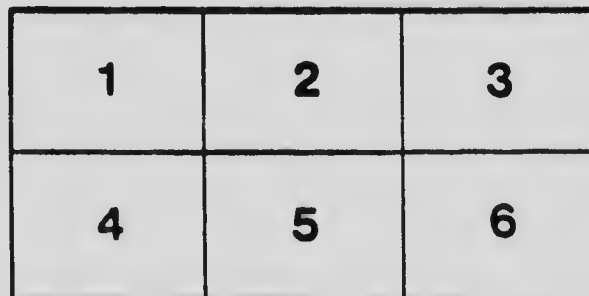
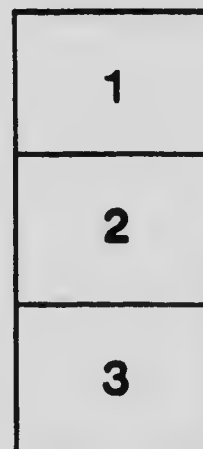
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Imperial Bank of Canada

RULES & REGULATIONS



FOR THE PERSONAL USE OF MEMBERS OF THE STAFF.

NOT TO BE TAKEN AWAY FROM THE BANK

Imperial Bank
of Canada.

GENERAL RULES AND INSTRUCTIONS.

APPROVED BY THE BOARD OF DIRECTORS.

JANUARY 1907



PREFACE.

All newly-appointed clerks are required to subscribe to the Bank's Rules and Regulations, and every member of the Staff must make himself fully acquainted with the contents of this book, and must produce his copy to an Inspector when required to do so, and satisfy him that all rules and instructions are understood and are strictly complied with.

All members of the Staff are expected to have a knowledge of all Rules and Orders. In the event of infraction of any of them the excuse of ignorance cannot be accepted.



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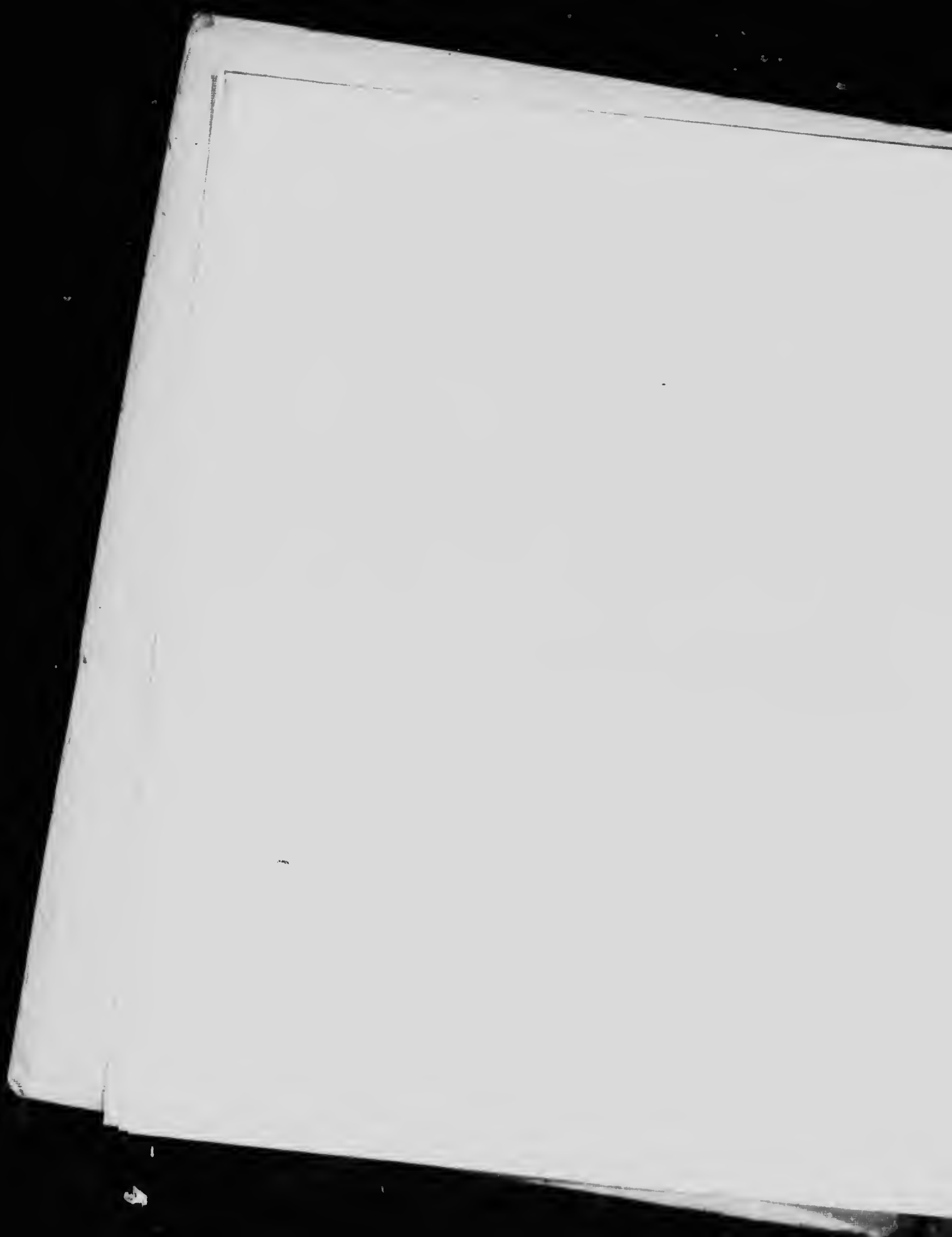
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Rules and Regulations

—OF THE—

Imperial Bank of Canada

STAFF.

All members of the Staff are expected to have a knowledge of the Rules and Regulations. In the event of infraction of any of them, the excuse of ignorance cannot be accepted.

1. The Directors look to the Manager, not only for the efficient discharge of the duties more immediately connected with his own department, but also for a constant and vigilant superintendence over every part of the business, and over the general deportment of the officers. It will, therefore, not be admitted by the Board of Directors as an excuse on the part of the Manager, or of the officer acting in his absence, for neglect or irregularity in any department of the Branch that such neglect or irregularity was occasioned by the default of any other officer, unless it shall clearly appear that there was no relaxation of vigilance on the part of the Manager, or of the person acting for him, and that such neglect was, immediately on its discovery, reported to the General Manager. The Manager and Accountant have duties to perform in some respects independent of each other, but nothing in these instructions must be considered in any degree whatsoever, as taking off the Manager the responsibility for everything that occurs at the Branch; or as infringing upon the control of the Manager over the Accountant and other officers.

Duties of managers.

Responsibilities of managers.



2. It is the duty of every member of the Staff, knowing or ^{Disclosure of fraud, etc.} suspecting any unfaithfulness, fraud or error, or concealment of practices prejudicial to the interests of the Bank on the part of *any person whatever*, immediately to give information thereof to the Branch Manager, or to the General Manager, and to exert his utmost endeavour to prevent or detect the same.

3. No clerk is allowed on any ground whatever, except that ^{Absence from duty.} of illness, to be absent without the special permission of the Manager or officer in charge; and should he be disabled by illness, or any unpreventable cause, from attending, he must at the earliest possible moment make known to the Manager the cause or his absence. The Manager or other officer in charge of the Branch must obtain permission from Head Office before absenting himself from his post, and the absence of any officer from duty for more than twenty-four hours must be immediately reported to Head Office by special card advice.

4. A clerk absent on account of illness beyond three days ^{Illness.} must send to the Manager a medical certificate setting forth the nature of his illness, and the probable duration of the same.

5. Managers and clerks are prohibited from becoming ^{Staff as guarantors or sureties.} security for any person unless by sanction previously obtained from the General Manager.

6. Any officer who becomes involved in debt, or who frequents gaming houses, or engages in stock or other speculations, or whose habits are not within the bounds of propriety, ^{Staff in debt, speculation, etc.} will be dismissed from the Bank's service.

7. Any officer who resorts to the dangerous practice of ^{"Kiting" cheques.} "kiting" cheques will be summarily dealt with and any effort to assist in the same manner members of the staff of other institutions will meet with equal disapprobation. Each



Manager's attention is therefore called to the necessity for including in returns of overdrafts, those of the staff regardless of amounts and also the necessity for restricting Tellers to transactions authorized by the Manager.

8. The early marriages of junior officers prevent, in a great measure, the frequent removals necessary for the training and promotion of young men; and when removals do take place, render them unduly expensive to the Bank. More important than this, is the fact that a married clerk on a small salary has either to live in a manner unbecoming his position, or else to incur debt; either alternative is injurious to the Bank, the latter seriously so, and the temptation to anticipate future income is frequently irresistible. It is also a matter of every-day experience that an undue measure of private, financial, or other engrossing cares, materially interferes with an officer's ability to discharge the duties of his position—a point of vital importance in banking economy. It is therefore expected from those who contemplate the assumption of such untimely and imprudent responsibilities that they first discuss the matter with the General Manager; otherwise no special consideration can be expected from the Bank.

9. Without any desire to interfere with the right of every member of the Staff to exercise his franchise as he pleases, the Bank enjoins every officer to abstain from displays of political partizanship, either in conversation with customers of the Bank, or, by the wearing of campaign emblems calculated to arouse the antagonism of those holding different opinions. The identification of any member of the Staff with any party as a strong partisan in any election contest is bound to produce effects deleterious to the interests of the Bank.

10. Every officer is entitled to an annual leave of absence of at least a fortnight, and is expected to avail himself of such



leave during the course of the year; the time to be arranged in so far as practicable in accordance with a schedule prepared early in the spring. A reasonable proportion of the Staff at each office (including *all* the junior members), should take their leave before the end of June or after the end of September, so that there may not be an undue proportion of absentees during the summer months.

11. No member of the Staff, with the exception of the Manager and Accountant, is permitted to keep a personal current account in the Deposit Ledger, unless specially sanctioned by Head Office. All members of the Staff may open accounts in the Savings Department, upon which interest may be allowed at the rate of four per cent. per annum upon an average monthly balance not exceeding \$1,000. It must be distinctly understood that moneys upon which such rate is allowed must be the actual moneys of the official, and also that he must keep his account at the Branch to which he is attached. Sums deposited in excess of \$1,000 to be allowed the ordinary deposit rate only.

12. Salaries may be paid on or after the 8th and 23rd of each month for the current half month ending 15th and last day of each month respectively.

13. The salary of an officer removing will be paid up to and including the day of his departure, and the Manager will advise the Branch to which he is going the rate of his salary and the date to which the same has been paid.

14. When an officer is removed from one Branch to another, the cost of such removal will be defrayed by the Bank, proper economy being observed. One or two days' expenses at an hotel will be allowed.

15. The Bank will pay the income tax on officers' salaries and personal postage only. Officers will pay their own telegraph, telephone and express charges.



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16. No Manager or other officer is to be engaged in any trade or business, or hold any municipal or public office or employment, or to accept any insurance agency or commission from any insurance company (unless already a recognized agent), without the special consent of the Board. Outside employment.

17. Officers should endeavour to cultivate punctual and regular business habits, and in order that each day's business may be promptly and systematically attended to, and the entries and calculations in the books of the preceding day carefully checked before opening the doors to the public, the members of the staff should be in their respective positions not later than one quarter of an hour after nine o'clock of each business day. Hours of duty. Officers to assemble at 9.15 a.m.

18. An Attendance Register shall be kept at all Branches, and the hour of reporting for duty of each officer shall be recorded in the register each morning, and a careful record shall be kept therein of all absentees, whether on sick leave, vacations, or for any other cause whatsoever. The private addresses of each officer shall also be kept in the back of the register and all changes of address noted. Attendance register. Absentees and addresses.

19. Officers must not absent themselves from the office during business hours without the permission of the Manager or Accountant, and must perform the duties devolving upon their respective positions. When requested by the Manager or Accountant to do so, any officer must perform such extra work as may be assigned to him, and, if necessary, shall devote his time to the performance of the same outside the regular banking hours. Duties and extra work.

20. Officers must obey the instructions of their senior officers in all matters relating to procedure and discipline, but should any officer be instructed or requested by another officer or officers to do anything which, in his opinion, involves his honesty or integrity, he should adopt the quickest course of informing the General Manager of the full particulars of the matter. (See sec. 2, page 2.) Discipline.



21. Officers shall, each in their respective departments, or when acting temporarily in other departments, be responsible for all losses arising from their negligence, errors, omissions, or careless performance.

Officers responsible for all losses.

22. Officers should be prompt and attentive in all dealings with customers of the Bank, and should cultivate a patient, courteous and obliging manner towards all parties, irrespective of rank or condition.

Dealings with the public.

23. The necessity for a careful and legible style of handwriting at all times cannot be too strongly emphasized, as the measure of care taken in the preparation of returns, drafts, statements, etc., is one of the strongest factors in determining promotions. The Manager and Accountant should ever be alert to check the disposition to slovenly and hurried work, more especially in the case of junior officers whose handwriting is undergoing the process of formation. A little interest taken in the beginner, coupled with diligent practice on his part, will develop the best points in penmanship and prevent the contraction of those careless habits which unfailingly ruin the most promising handwriting.

Handwriting of officers.

24. Every officer should cultivate a readable signature and distinct initials.

Signatures.

MANAGERS AND ACCOUNTANTS.

25. It shall be the duty of a Manager when he assumes the charge of a Branch to count the cash—both that in the hands of the Teller and in the Treasury; to balance the bills and to ascertain the existence of the vouchers representing the Bills Discounted Remitted, Past Due Bills, and Bills in Suit Accounts; to satisfy himself that the Bills held for collection, and the Securities held as collateral and for safe keeping, are in order, and agree with the entries regarding them in the Collection Diary and Securities Register; to personally ascertain the safe custody of the duplicate keys and combinations;

Duties of a manager on assuming charge of a branch.



and to assure himself that all the books of the Branch are balanced, and all accounts adjusted. He will also see that the regulations regarding a joint custody as prescribed in paragraph 168 are in order.

26. A perusal of Head Office correspondence for two or three preceding years, and at his leisure, as much further back as the interests of the Branch may require, is important, and the examination of the Character Book and Comparative Liability Record will quickly afford him a comprehensive grasp of the affairs of the Branch. Within a reasonable time he will report the result of his examination to the General Manager.

Perusal of H. O. Correspondence, etc.

27. It is the duty of the Manager, either individually or in conjunction with the Accountant, to compare carefully each day all the entries in the Cash Book and Supplementary Cash Book with the vouchers; to see that the balances are properly carried forward and the additions and extensions correctly made; and that all cheques, drafts and office vouchers are so effectually cancelled as to preclude the possibility of their being used again. The signatures and endorsements upon all cheques, drafts, etc., must be scrutinized closely before cancellation of the same. The performance of this duty shall be attested *daily* by the initials of the Manager placed in the Cash Book opposite the balance to be carried forward.

Checking of cash book by the manager.

28. It shall be the duty of the Manager to carefully check the Receipts given by the Express Co. Agent and the Postmaster for all Money Parcels despatched, with the entries in the Parcels Despatched Register, and to see that advice of the despatch of all money parcels is promptly sent and due acknowledgment thereof received. (See sec. 67.)

Express Co. and P.M. receipts for money parcels.

29. The Manager must examine the Teller's Cash at irregular intervals, at least once a fortnight, and certify its

Examination of tellers' cash.



correctness by his initials in the Teller's Cash Statement; the balance as shewn therein being compared with the Cash Book. (See also secs. 56 and 57).

30. All debits to Charges Account, Interest Account, Exchange and Commission Account, Past Due Bills Account, Cash-over Account, Head Office and all impersonal Accounts, must be initialed by the Manager, or, in his absence, the Accountant. The same rule applies to all cross entries and correcting entries in Deposit or other Ledgers. (See sec. 78.)

31. The Manager or the Accountant is to compare the Customer's Receipt for Pass Book with the corresponding balance in the Deposit Ledger, attesting the comparison by initialing each balance therein. *It is most important that this duty be regularly performed and that as few balances remain uncertified as possible.* From time to time, lists of the latter should be prepared and every effort made to secure the necessary certificate from the customer of the correctness of the balance and the acknowledgment of all vouchers in connection therewith. (See also sec. 82, p. 18.)

32. It is very important that dormant Debit Balances and Demand Promissory Notes should be acknowledged by customers from time to time, especially if unsecured, the debt being statute barred after six years. The debt must be admitted by *all* the parties. In joint accounts the payment of interest, or reduction of principal by one of the borrowers, cannot be taken as an acknowledgment of indebtedness by the other or others.

33. The Manager and Accountant before signing any Draft must see that the Requisition form is properly initialed by the Teller, and at the same time must compare and initial the entry in the Draft Register. (See sec. 108, p. 25.)

34. Each manager must provide for a regular and careful examination on each Sunday and holiday of the exterior of the vault, and of the collar or basement underneath the office.



RULES AND REGULATIONS

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The examination must be made by a senior officer of the Branch, and should take place twice between the hours of 10 a.m. and 6 p.m., once before and once after noon.

35. No new Current Account must be opened without ^{New accounts.} reference to the Manager, or in his absence the Accountant, and full enquiry should be made into the circumstances and character of the customer. No new Savings Bank Pass-Books shall be handed out to a customer without having been duly signed by the Manager or Accountant, who shall be careful to see that the terms of the account, date of deposit, rate of interest, name of Branch, etc., are properly quoted. (Cir. 309 B.; Oct. 20, '97.) In the case of all new current accounts the Manager must check the amount, name and address in Pass-Book with the deposit slip, which must bear the initials of the Teller. (See also sec. 80.)

36. No account should be opened with an institution, ^{Accounts with associations, clubs, etc} association or committee (unless legally incorporated), without one or more individuals becoming responsible for it, and signing the Signature Card in that capacity.

37. All Telegraphic Cypher Codes must be under the ^{Cypher code.} charge of the Manager or his Deputy, and when not in use are to be kept in a locked compartment inside the vault, but not in the time lock compartment.

38. Repairs to Bank premises may be ordered by Branch ^{Repairs to Bk. premises.} Managers at their discretion, provided the cost does not exceed \$50 in any one half year; but the sanction of the Head Office must be obtained previously for any expenditure exceeding that amount.

39. Managers must notify the local Post Master, not to ^{Delivery of mail matter.} deliver mail matter, registered letters, money parcels, etc., intended for the Bank to any person other than to members of the Staff duly authorized in writing to receive the same.



Managers are in all cases responsible for seeing that proper and sufficient arrangements are made for the custody of all letters due to be delivered at their offices between the closing time on Saturdays and days preceding holidays, and the following business days.

TELLERS.

40. Subject only to necessary exceptions, expressly sanctioned by the Manager, Tellers are prohibited from working at the Ledgers, filling up Deposit Receipts or Drafts, and especially from making any entry whatever in Pass-Books.

Work prohibited to tellers.

41. The Teller must not permit any officer to enter his telling-box except the Manager. The door of the box shall close with a spring, and be provided with a spring-lock opening on the outside with a key.

No officer to enter teller's compartment except himself and the manager.

42. In all cases where the Teller performs the dual duties of "Paying" and "Receiving," it is important that he should keep his "receiving" cash separate and distinct from the cash which he pays out. This division is primarily necessary for keeping a proper record of the Bank's note circulation, and at the same time will assist in locating, either in the "Paying" or "Receiving" cash, any difference in the balance at the end of the day.

Paying and receiving cash to be kept separate.

43. The Teller should at all times be careful to mark down on the back of cheques, etc., the denominations of the notes paid out, so that at the end of the day he could, in case of discrepancy in his cash, trace all payments and thereby locate the denomination in which the discrepancy occurred.

Marking denominations on back of cheques, etc.

44. Savings Bank or Current Account Deposit slips made out for a customer by any officer of the Bank, must be attested at the foot by the signature of the depositor.

Deposit slips.

(a) Where part of a cheque only is deposited to credit of an account (a practice to be discouraged), the initials of the customer should be obtained to the amount withdrawn.



(b) Deposit slips made out by a Teller (or any other officer) for money deposited by an illiterate person, must be initialed by a second officer, and the amount verbally confirmed by the depositor.

(c) The Teller must not on any account return a Deposit Slip to a customer, but shall initial same and promptly transfer it to the Ledger-Keeper after entering the amount in his blotter.

45. The Teller must not issue receipts for money deposited, payments made on account of bills, or for any purpose whatsoever. Issue of receipts prohibited.

46. Customers or others who are unable to write, and who sign by mark on cheques or other documents, must be identified to the satisfaction of the Teller, *but in no case should the Teller witness the mark*, which must be attested by an independent witness, who, where possible, should be *other* than an officer of the Bank. A concise description of such customers should be recorded at the head of the account, or in the Signature Fyle (age, appearance, etc.) Witness of marks, etc.

47. All cheques presented for payment, or to be deposited, must first be marked by the Ledger-Keeper, and cheques on other local Banks received on deposit should also be marked, or immediately presented for that purpose. The Teller must not accept Cash Items on outside points unless the same are initialed by the Manager or Accountant. This rule may be waived in favour of undoubted customers of the Bank, but in general practice its observance is imperative. Cheques and cash items on outside places.

48. The Teller's "Paid" stamp, showing date of payment, must be impressed upon all debit vouchers, but care must be taken not to stamp or deface in any way, any note, cheque, draft, etc., *charged back* unpaid to a customer's account. (Sec sec. 135.) All debit vouchers to be stamped "paid."



(a) The Bank's Dividend Warrants after payment are to be stamped "Paid" and forwarded to Toronto Branch as Cash Items. Dividend Warrants

49. Upon payment of a Deposit Receipt, after interest calculation, etc., has been checked (see sec. 103), the Teller must carefully deface with ink the signatures of the Manager and Accountant, and write plainly on the back of the Receipt, whether paid or renewed, in full or in part. Deposit receipts.

50. The Teller must insist upon the identification of every person unknown to him, to whom money is to be paid, and particular caution must be exercised in the payment of large cheques to any party presenting the same who is not known to the Teller to be in every way responsible. Identification of customers.

51. The attention of the Teller is directed to:—

(a) Section 57 of the Bank Act, which provides that a customer is entitled to demand Dominion notes to the extent of \$100. Dominion notes and counterfeits.

(b) Section 62 of the Bank Act, which directs that the word "counterfeit," "altered" or "worthless" shall be stamped or written upon every counterfeit or fraudulent *Dominion* or *Bank* note presented to him.

52. On no account must any unpaid note, draft or acceptance be held as part of the Teller's cash over night. Bills held over.

53. Particular care should be taken to see that all Gold Coin received is of standard weight; light, mutilated or punched gold should not be taken, except at its actual marketable value. The same rule applies to Silver Coin. Gold and silver coin.

54. Bank of England Notes and Foreign Bank Notes are to be remitted to Toronto Office, either by Express, Registered Post Insured, or by regular Registered Post. The Bank of England and foreign bank notes.



numbers and series of all such notes must be recorded accurately before transmission.

55. It is the desire of the Bank that its Note issue should at all times be as fresh and clean as practicable, and to attain that object, every Teller is enjoined to exercise care and judgment in withdrawing from circulation all Notes of the Bank which are in a mutilated, worn or dirty condition. The accumulation of Mutilated Notes should be sent to Toronto Office from time to time.

(a) Mutilated Dominion of Canada Notes (Legal Tenders) transmitted for redemption, must not be intermixed with notes which are perfectly whole and comparatively clean.

(b) When a Note of the Bank, so mutilated or burned as not to be reasonably entire, is presented for payment, it shall be first forwarded to Head Office; accompanied by a statutory declaration by the owner giving the full circumstances of its mutilation.

56. Deficiencies in the Teller's Cash amounting to \$10 or upwards must be reported to the Chief Inspector within three days of the occurrence, all possible details of the loss being given, with the name of the Teller responsible for the error. No such account as "Cash Short" account shall be kept.

(a) A Teller must account for all deficiencies in Cash under his charge, but must never make good any deficiency in order to evade report.

57. When there is a surplus in the Teller's Cash, the sum shall be credited as soon as possible to Cash Over Account, after a diligent search through all books and vouchers has failed to locate the error. Full particulars—Date, Teller's name, etc.—to be entered in the account.



(a) The Teller is to report to the Manager, or in his absence, to the Accountant, the condition of his cash each day before leaving the office.

58. Parcels for deposit with another Bank shall be delivered by two officers, and the entry in the Pass Book acknowledging the same must be initialed by the Accountant. No such parcel shall on any account be sent out by the Teller *unsealed*. Bank parcels.

59. Notes of other Banks to be deposited with the local Banks must be checked in the presence of the Teller by another officer who shall attest the performance of the duty by initialing the bordereaux accompanying such notes. This duty should be performed immediately before the parcel is handed to the messenger for delivery, and it shall be incumbent upon such second officer to witness the sealing of the parcel and its *immediate* passage from the hands of the Teller. (See sec. 61, *re* Oath.) Checking notes of other banks and sealing of parcel.

60. The contents of all Money Parcels despatched must be checked in the presence of the Teller by another officer, who shall initial the bordereaux and the advice of despatch. Such second officer must witness the sealing of the parcel and immediate receipt therefor by the Messenger in the Parcels Despatched Register. The Parcel must be delivered at the Express Company Office or Post Office by two officers, and the receipt of the Agent or Post Master obtained therefor. (See sec. 28.) Money parcels despatched by express or post.

61. *It is of the utmost importance that the procedure outlined in the preceding two sections should be closely adhered to, so that, in case of need, each officer employed to count and seal parcels, may be able to make oath as to the sum enclosed.*

62. The Teller shall have custody of the Bank seal, and when not in use it shall be kept under lock and key. Bank seal.



63. The seals upon all parcels delivered by the Express Company or Post Office should be carefully examined before a receipt is given, and if they are broken to such an extent as to warrant the supposition that the parcel has been tampered with, it should be counted in the presence of the Agent of the Express Company or Post Master, but in no case must a parcel be refused when delivery is tendered. Examination of seals on parcels received.

64. In opening parcels the seals should not be broken, but the wrapper cut around same so that the intact sealing may be used as evidence of the amount originally enclosed in parcel. (See sec. 61.) Manner of opening parcels.

65. Where it is not the custom to deliver Money Parcels at the Bank, the same must be called for by two officials of the Bank. Two officers to call for parcels.

66. All Money Parcels and Registered Letters delivered at the Bank are to be receipted for by the Manager or Accountant, where that officer does not act as Teller, and then immediately entered in the Parcel Received Register. Parcels received to be entered in register.

67. The Teller shall make out prompt advices of despatch and receipt of all Money Parcels, the same to be signed by the Manager and checked with the entry in the Parcels Despatched or Parcels Received Register. Advice of parcels despatched and received.

68. Money Parcels to be despatched by Express or Post must be wrapped in at least two thicknesses of strong wrapping paper. Envelopes should not be used, especially in the case of parcels sent by Express, as it is the custom of the Express Companies to pass a string through the bills enclosed in envelopes, and this practice, of course, mutilates the contents. Wrapping of parcels.

69. The cost of carriage on all Money Parcels shall be prepaid, and on the last day of the month debited in one total to Head Office, a special detailed statement to accompany the advice of debit. Carriage on money parcels.



70. All refunds of Insurance and Postage on Money Parcels are to be credited once a month to *Toronto Branch*, with detailed special advice. Refund of carriage on money parcels.

71. The prospective circulation requirements should be carefully anticipated so that there may be ample time to carry out all requests and instructions by mail. Only in rare cases, where it is unavoidably necessary, should notes be ordered by telegraph. Circulation requirements.

(a) Requests from Ontario Branches for Bank Circulation should be timed to reach Head Office before 12 o'clock, noon, at least two days before the notes are required.

72. Whenever notes of other Banks are being paid out under Head Office instructions, the Teller shall keep an exact daily record of the amount of such notes *received* and *paid out*. This information will be furnished with the Circulation Statement at the close of the month. Notes of other banks.

73. Every Money Parcel should be despatched to reach its destination not later than Friday, or early on the day preceding a holiday, it being particularly desired that the same should not lie in the Express Office or Post Office over Sunday or a holiday. Despatch of money parcels.

74. Bank Notes, Bonds, Coupons or other securities, Gold Dust, Gold Amalgam or Gold Coin, may be despatched either by Express or by Registered Post insured. To the end that Tellers may determine which method affords the cheaper transportation, Head Office will furnish tables from time to time, showing the cost of carriage of the various denominations by Registered Post Insured. Parcels, etc., despatched by express or registered post insured.

75. Gold must always be made up in bags of even hundreds. Silver should be in bags of \$500, in \$10, and \$5 packages, initialed and dated by the officer who counted them. Copper must be made up in \$5 packages. It is desirable that gold over and above the Teller's actual requirements should be kept in the Treasury. Gold, silver and copper.



76. The cash in the Treasury shall be kept in the joint custody of the Manager and Accountant, each of whom shall have the exclusive control of one of the keys or combinations of the Treasury compartment, and on no account whatever shall either officer entrust the other with his key or combination. (See sec. 160, et seq.)

Treasury cash.

(a) All transfers of cash to and from the Treasury shall be duly recorded and initialed in the Treasury Book, which must be kept in the compartment along with the Treasury cash.

LEDGER KEEPERS.

Instructions in Common for Both Deposit and Savings Ledger Keepers.

77. All Deposit and Savings Bank Ledgers must be called over with the Supplementary and General Cash Book daily. The officer who takes the ledger in the calling over should see that the *dates* of all entries are correct in addition to the amounts. The Ledger-Keeper must not check the entries in his own ledger.

Ledger called over daily.

78. No entries must be made in any Deposit or Savings Bank Ledger by any officer other than the accredited Ledger-Keeper. All entries made in such Ledgers must be made from—

Entries in ledger.

- (a) Cheques, Acceptances, Drafts, Notes, etc., of customers.
- (b) Deposit Slips and Blotter Entries, initialed by the Teller.
- (c) Journal and Blotter Entries, initialed by the Accountant.

79. When an item has been posted to a wrong account, the folio of the Ledger where the corrected entry may be found should be shown in the margin to the left of the deleted

Errors in posting.



figures. Thus: Fo. 53. Such alterations must only be Alterations.
made when discovered in the posting or calling over; other-
wise correcting entries must be passed through the General
Cash Book.

80. No new **accounts in the Deposit Ledger** must be opened New accounts.
until approved by the Manager. (See sec. 35.) **Pass Books**
for all new Savings Bank accounts, and new books issued to
replace those filled up, must be signed by the Manager.
(See sec. 35.)

81. When a new account is opened, the Ledger-Keeper Signatures of
shall obtain from the customer the signature or signatures of new custom-
the person or persons authorized to sign cheques, drafts, etc.,
against the account; such signatures to be taken on the
proper card and fyled carefully in the "Signature Cabinet."
(See sec. 85.)

82. Current Account Pass Books should be collected from Pass books.
the customers at the end of each month in order that they
may be written up and balanced. Customers should be re-
quested to leave their Pass Books a day or so before the close
of the month, so that they may be balanced and ready for de-
livery not later than the second day of the month. If, how-
ever, Pass Books are presented at any other time, they must
be entered up, balanced and returned as quickly as possible.
Particular care should be taken that all Pass Books are care-
fully and neatly written, and any disposition to carelessness
or slovenly work in this respect must be promptly disciplined
by the officer whose duty it is to examine the Pass Books
before delivery to customers.

83. Each balanced Pass Book, when delivered to the Certificates as
customer, must be accompanied by its relative certificate to correctness
(regarding the correctness of the balance and the return of of balance and
the cheques), carefully filled up by the Ledger-Keeper or other return of
officer; and also by the cheques to date of balance, provided cheques.
the customer or his attorney is prepared to compare these



with the Pass Book and sign the certificate at the Bank counter; but in no case shall cheques be allowed to be taken away from the Bank until the certificate signed by the customer himself or his duly constituted attorney, is in possession of the Bank's officers.

(a) Customers who are dilatory or indifferent with respect to their Pass Books and Vouchers should be requested (in writing if necessary) to send in their Pass Books to be balanced, or to call for them regularly. It is very important that every customer's account and all relative vouchers should be acknowledged monthly as far as possible. (See sec. 82; also sec. 31.)

84. Ledger-Keepers are particularly requested to carefully enter the following information at the head of *each page of each account* in the Ledger:— Particulars to be entered at head of all accounts.

- (a) The full name, post-office address and occupation of each customer.
- (b) A concise description of the personal appearance, or other mark of identification, of all customers who cannot write their names. (See sec. 46.)
- (c) The rate of interest (if any) on Overdrawn Accounts, or Credit Balances.
- (d) Particulars of any Power of Attorney, giving date of same, name of party in whose favour granted, and nature of powers conferred.
- (e) The names of officers or individuals authorized to sign on behalf of Limited Liability Companies, Partnerships Associations, Corporations, etc.

Note—The information called for in paragraph "d" and "e" of above section, should be verified by the initials in the Ledger of the Manager or Accountant.



85. The Ledger-Keeper must at all times carefully scrutinize and satisfy himself as to the genuineness of signatures upon all cheques, notes, drafts, etc., presented to him for acceptance, and should keep the signature fyle within easy reach at all times to facilitate an immediate reference thereto in case of the slightest doubt. (See sec. 81.) He must also carefully read over all cheques, notes and acceptances presented for certificates. *special attention being given to the dating, written amounts, and due dates.*

Scrutiny of signatures, etc.

86. The numbers of all customers' cheques charged should be entered in the Ledger, and every customer should be requested to use numbered cheques and none other. The Bank supplies both numbered and unnumbered cheque books with counterfoils, and if the latter are preferred, the customer should always use a private number. The entering of numbers in the Ledger affords an effective safeguard, as the presentation of a cheque bearing irregular numbers would at once invite an investigation.

Numbering of customers' cheques.

87. An authority (on the Bank's form) to charge back returned bills, notes, etc., should be taken from every customer whose account is an active one, and in every case of charging a customer's account with a returned or dishonoured bill, note or cheque, the Ledger-Keeper shall immediately notify the customer by mail of such charge and make a memo. on the debit slip to that effect.

Notes, cheques, etc., charged back to customers' accounts.

88. The Ledger-Keeper must not certify cheques, notes, etc., which would overdraw customers' accounts, unless expressly authorized to do so by the Manager.

Overdrawn accounts.

89. All cheques, acceptances, notes, etc., certified ("marked") by the Ledger-Keeper, shall bear the folio of the customer's account and the initials of the Ledger-Keeper written as plainly as possible.

Certified or "marked" cheques.

90. All cheques marked "good" or initialed by the Manager must on no account be taken outside the Bank. As it

Cheques, etc., marked "good."



has been held that such cheques carry preferential treatment, it is necessary that an entry be made in the proper account in the Deposit Ledger, *before* delivery of the cheque to the customer. The custom of marking cheques "good" in the above manner should be avoided as far as possible, as the possibility of fraud under the system has been found to be very great.

91. All Savings Bank cheques, after having been certified Savings bank cheques. by the Ledger-Keeper, must pass from the Ledger-Keeper *direct to the Teller*, and must not be handed to the customer. (Cir. 470 B., Apr. 16, '01.)

92. The cheques of customers on accounts in the Deposit Ledger, after they are cancelled, must be placed in the custody of the Ledger-Keeper, who will have charge of them until they are returned to the customers; boxes to contain such cheques, provided with sliding partitions of card-board, and with suitable locks, are to be obtained. Custody of cancelled cheques.

93. When a Savings Bank account is closed, the pass-book is to be returned and fyled away by the Ledger-Keeper Savings bank pass books. in a box provided for the purpose. All pass-books should be sorted in numerical order, in order that they may be readily accessible in the event of the re-opening of any account.

94. The Ledger-Keeper must not allow funds to be withdrawn which are marked as held against special liabilities, and balances at the credit of "Sales" or "Collateral" accounts, etc., must not be transferred or drawn against without the authority of the Manager. Collateral accounts, etc.

95. All interest calculations on account in the Deposit Ledger must be carefully checked by a senior officer before entry for the same is made in the customer's pass-book. Interest on current accounts.

96. Interest on Savings Bank balances must be computed by the Ledger-Keeper, and checked by a senior officer before adding the amount to the balance. Interest on savings bank accounts.



97. (1) Immediately after the close of the Quarter ending 31st October, all credit balances in the Deposit Ledger in respect of which no transaction has taken place for a period of one year, shall be transferred to "Unclaimed Balances" account in such Deposit Ledger, and cheques, notes, etc., marked and outstanding for a like period shall be transferred to "Outstanding Cheques Account," and the following particulars faithfully recorded therein, viz:—

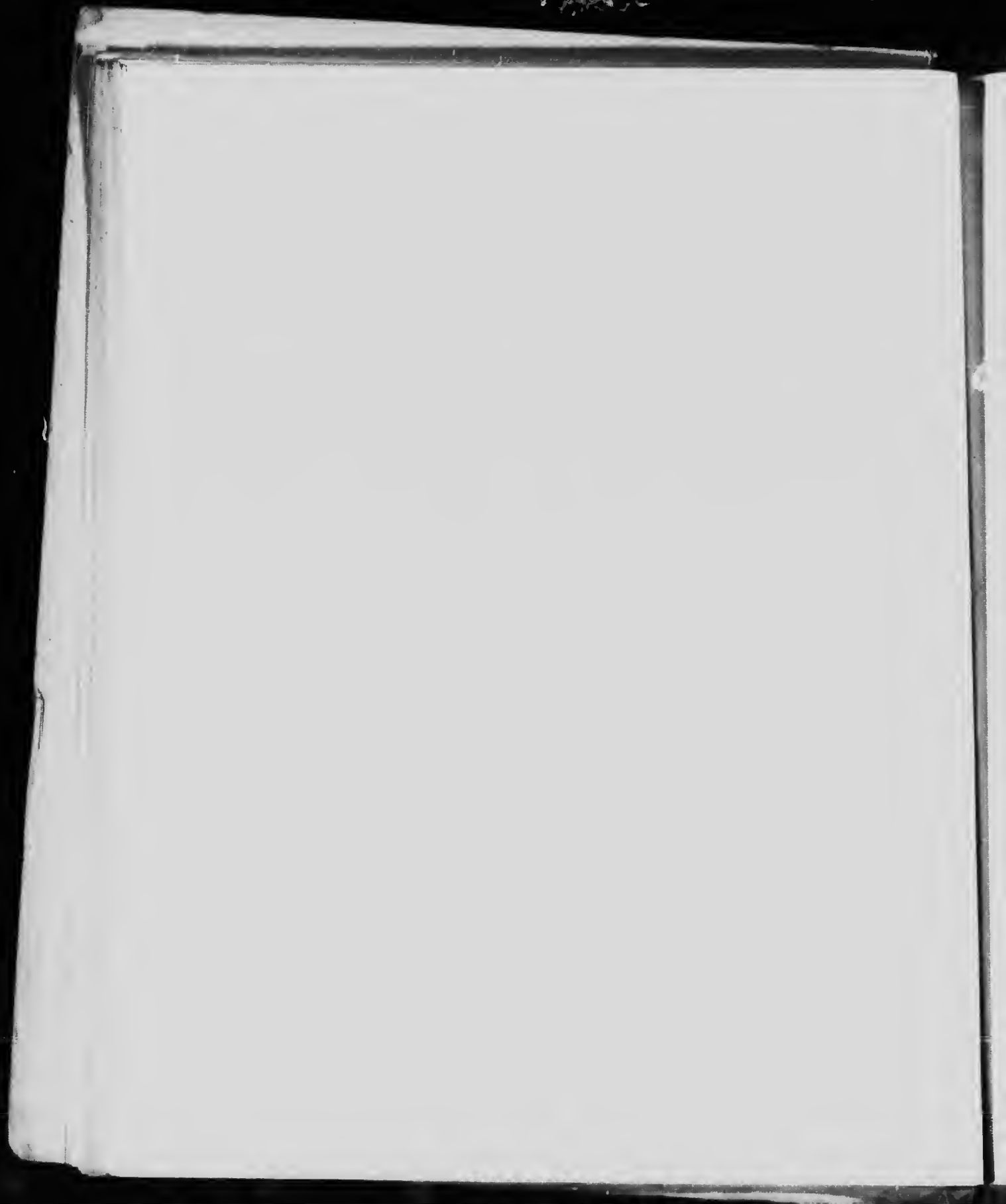
Unclaimed
balances in
the deposit
ledger.

- (a) Full name and address of customer.
- (b) Date of last transaction.
- (c) If customer is known to be dead, the names and addresses of his legal representatives, so far as known to the Bank.
- (d) The amount of the balance.
- (e) Folio and initial of the ledger from which balance transferred.

Note.—Distinguish between deceased Depositors and Insolvent Estates, etc., thus:—

- "Estate of John Brown, deceased," or
- "Estate of John Brown, insolvent." or
- "Thomas Jones, executor of John Brown," or
- "Thomas Jones, assignee of John Brown." or words to the like effect.

(2) On or before the 31st December of each year, all balances \$2, or over, remaining in the "Unclaimed Balances" account, shall be transferred to the credit of Head Office in total, the advice of same to be accompanied by a statement giving full details of each amount transferred.



Note.—The above statement is required at Head Office for the preparation of the “Unclaimed Balances” return to be furnished the Government within twenty days after the close of the calendar year. (See sec. 88, Bank Act.)

(3) All balances of a lesser amount than \$2 remaining in the “Unclaimed Balances” account may be transferred to Interest Account. Full details of all transfers made to or from “Unclaimed Balances” account must be shown in the Journal or Cash Book.

98. Section 88, Bank Act, above referred to, provides for a statement of unclaimed balances “upon which *no interest* has been paid during the five years prior to the date of such return,” and is therefore not applicable to Savings Bank balances. In order, however, to prevent the accumulation of small dormant balances in the Savings Bank ledger, an “Unclaimed Balances” account shall be opened therein to which shall be transferred as soon as possible after the 31st October in each year, all balances not exceeding \$3 *composed entirely of interest credited*: the principal having been withdrawn and the account practically closed. If it is reasonably certain that any such balance will not be claimed, it may at once be transferred *direct* to Interest Account, but no such transfer shall ever be made until the amount has first passed through the “Unclaimed Balances” account. The full details of each transaction must be faithfully recorded to or from that account must pass through the Journal or Cash Book.

Unclaimed balances in the savings bank department.

99. Unclaimed balances which have been transferred to Head Office, which are subsequently claimed by the party entitled thereto, must not be paid until the proper receipt (on Form supplied by H. O.) has been taken, and such receipt, together with the Manager’s Certificate, must in every instance accompany the Advice of Debit to Head Office. Every balance reclaimed must first be re-credited to “Un-

Reclaimed amounts in unclaimed balances accounts.



claimed Balances" and then withdrawn by the claimant's cheque—a memo. of payment being made opposite the original credit entry in "U. B." account.

(a) Unclaimed balances which have been transferred to the Branch Interest Account, which are subsequently claimed, must in every case be re-credited to the "Unclaimed Balances" account, and a cheque taken from the person entitled thereto.

DEPOSIT RECEIPTS.

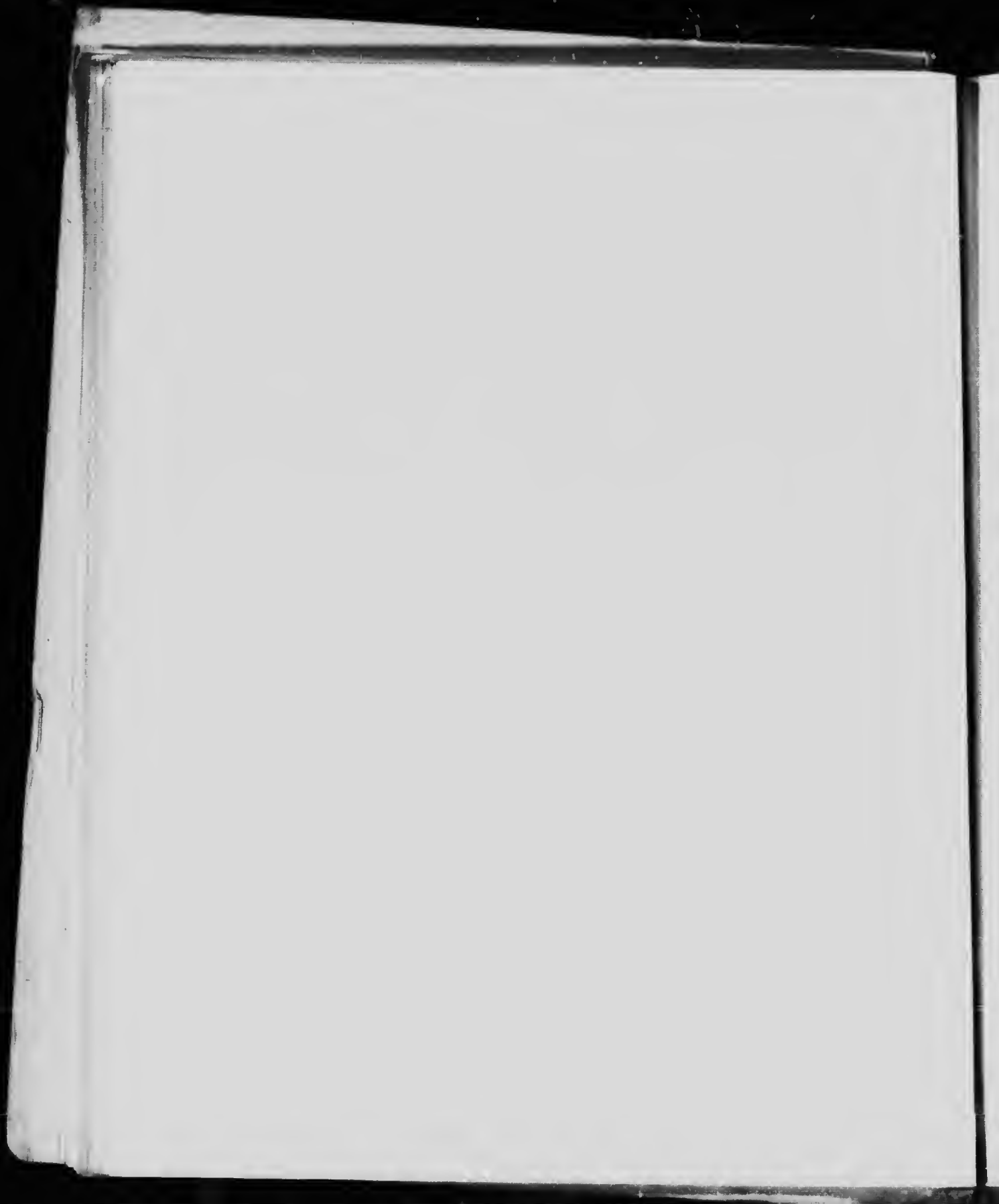
100. Every Deposit Receipt issued must be entered in the Register provided for the purpose before being signed; and the Manager's initials must be placed opposite the amount, both in the Register and on the Counterfoil. Registration of deposit receipts.

101. To ensure future identification, a specimen of the signature of every party obtaining a Deposit Receipt should be taken in the space provided for that purpose in the Deposit Receipt Counterfoil. Specimen signature on counterfoil.

102. When a receipt is paid, or, owing to some error, is cancelled, and therefore not issued, it shall be immediately pasted on its counterfoil. On no account shall any Deposit Receipt form be destroyed. Paid or cancelled receipts to be pasted on counterfoil.

103. Before payment of a Deposit Receipt, the accrued interest is to be calculated, added to the principal and written plainly on the face of the receipt. The calculation must immediately be checked by the Accountant—or another senior officer—and the depositor's endorsement compared with the signature on the counterfoil, such comparison and checking of interest being attested by the initials of the officer performing the duty. Interest calculations and comparison of signature with counterfoil.

104. The book of Deposit Receipt forms is to be kept in the possession of the Accountant during the day, and placed in the vault or burglar-proof safe over night. Custody of book of deposit receipts.



105. In the event of a depositor losing his Deposit Receipt, he must provide a satisfactory Bond of Indemnity (on the Bank form), signed by two responsible parties, for *double* the amount of the sum deposited, before payment is made by the Bank. A duplicate Deposit Receipt must not, under any circumstances, be issued.

Last deposit receipts. Bond of indemnity required.

(a) Application for Bonds of Indemnity must, in all cases, be made to Head Office, and the purpose for which required fully stated.

DRAFTS AND MONEY TRANSFERS.

106. No drafts must be drawn unless the application is made on the usual Requisition Form and initialed by the Teller. (See sec. 33.)

Draft requisitions.

107. The greatest care must be exercised in the handwriting upon all drafts, especially in the amount, which must be written in bold, unmistakable characters, commencing at the extreme left of the blank space with a ruled line immediately after the last word, thus:—

How drafts should be drawn.

One Hundred and Fifty————— $\frac{25}{100}$ Dollars.

Fractional amounts in the margin should be quoted as a vulgar fraction, *not* as a decimal, viz.: \$150 $\frac{25}{100}$, *not* \$150.25.

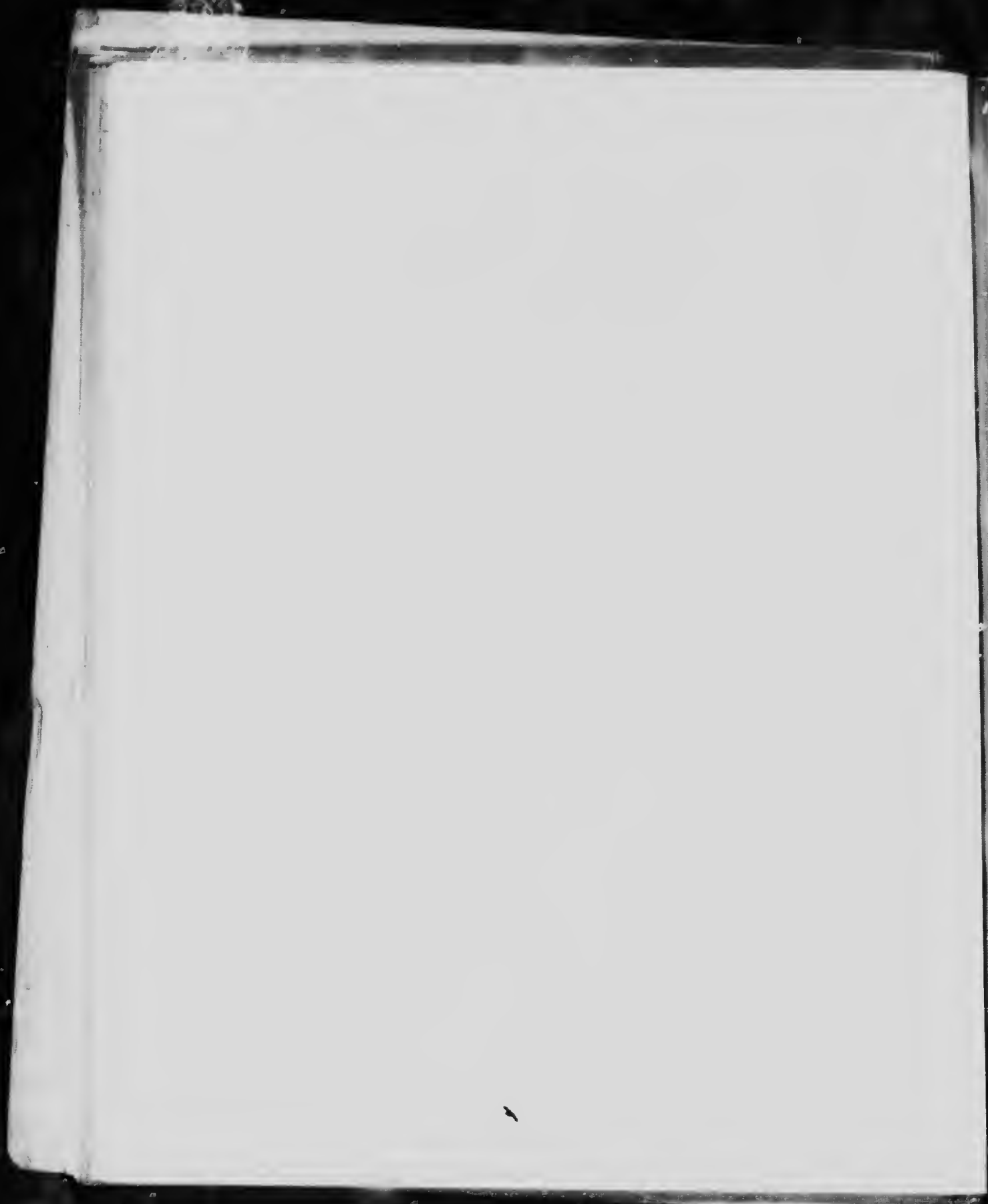
Drafts must not be filled in on a typewriter.

108. All drafts shall be signed and counter-signed by the Manager, or Accountant, or their authorized substitutes respectively, but *before* either officer affixes his signature to any draft, he must initial the Register and carefully compare the entry therein with the requisition form and the draft to be signed.

Drafts signed after entry in register.

109. Advice of all drafts drawn on any Branch or Agent must be sent by first mail and signed by the Manager, or his authorized substitute.

Advice of drafts.



110. Advices of Branch drafts received shall be at once charged in total and credited to "Outstanding Drafts" account in the General Ledger. Draft advices received.

(a) The Teller shall retain all draft advices received and each draft presented must be carefully compared with the advice before payment is made.

111. When the aggregate of the day's drawings on any Branch or Agency, *over and above remittances*, amounts to \$25,000 or over, telegraphic advice of such drawings must be promptly forwarded to the General Manager. on Telegraph G.M. when net drawings or remittances are \$25,000 or over.

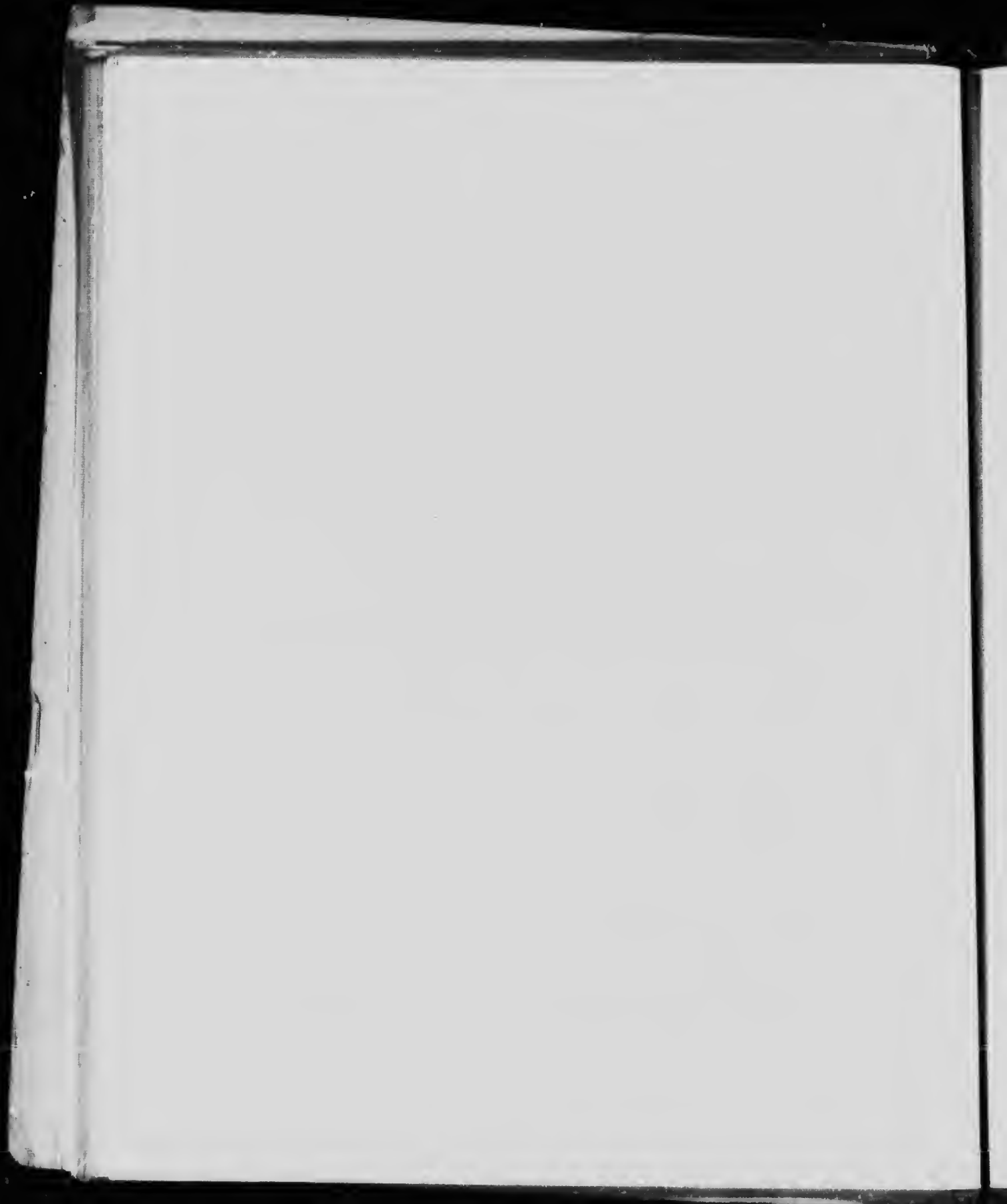
When the aggregate of the day's remittances to any office or agent, *after deducting drafts drawn*, amounts to \$25,000 or over, telegraphic advice of such remittance must promptly be forwarded to the General Manager.

112. All advices authorizing the payment of money, whether by telegraphic or written authority (other than by the issue of a draft), must be entered in the Draft Register under "Money Transfers," and be reported to Head Office with weekly list of drafts drawn, showing commission and etc. Money transfers other than by draft.

(a) Every such letter advice must quote the amount *in words*, in addition to figures, and be confirmed by the signatures of two officers, one of which must be the Cashier or Accountant.

(b) Telegraphic transfers of money must be carefully prepared from the Cipher Code by one Senior Officer and checked by another.

113. Cancelled draft forms are to be returned to Head Office, with the weekly list of drafts, and a memorandum to that effect made opposite the respective numbers in the Register and Weekly Return. used draft forms.



114. A duplicate draft must never be issued without referring all the circumstances to Head Office, and on no account must payment of a draft be stopped, unless it is absolutely necessary to do so to protect the interests of the Bank. (Cir. 56 B. March 14, '92.) The Branch or Agent on which lost draft is issued should be advised and asked to keep on the alert for the lost item.

Lost drafts.
Duplicates
not to be issued without
reference to
head office.

(a) In the case of lost drafts, the procedure is similar to that outlined in sec. 105a. *re* lost deposit receipts, and as directed therein, application must be made to H. O. for the necessary Bond of Indemnity Form.

115. When the necessary Bond of Indemnity has been obtained and executed as directed above, the duplicate draft (taken from the book of forms in current use) may be issued in same tenor and date as the original, with the additional words: "Duplicate of No. . . ." written plainly across the face thereof.

How to issue
duplicate
draft.

BILLS DISCOUNTED, COLLECTION BILLS, ETC

116. Every bill lodged with the Bank, whether for discount, collection as collateral, or otherwise, shall be registered under a number before the business of the day is over, so that no unrecorded bill may be placed at night in the Bank's vault or safe.

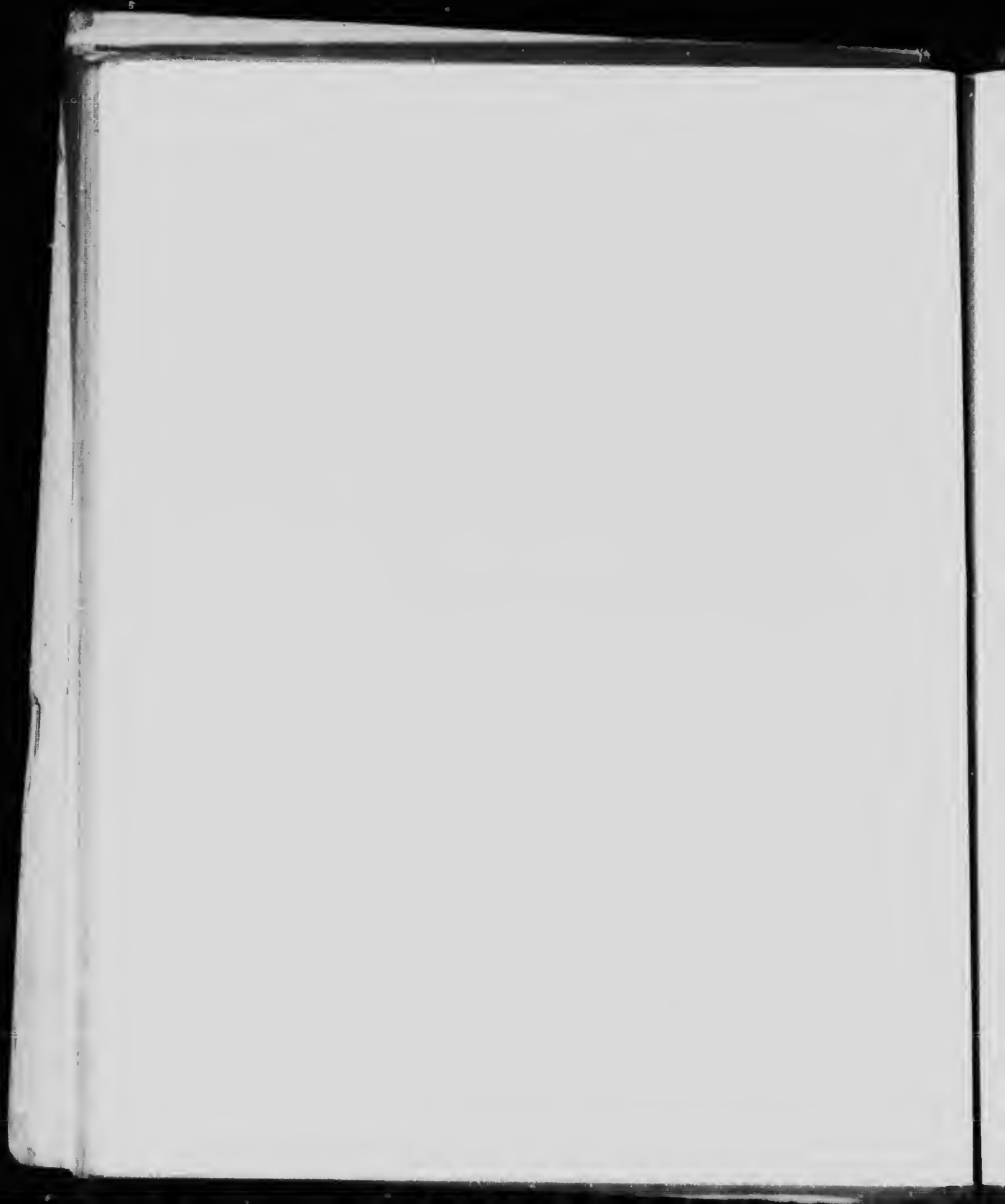
Every bill to
be registered
before close of
the day.

117. The entries of all Local and Remitted Bills in the Discount Registers; all calculations of Discount, Interest, Exchange, etc., must be carefully checked by a senior officer, who shall compare each bill with its record in the Register. The entries of all discounted bills in the diary shall be "called" from the Discount Registers at least once a week.

Checking and
calling dis-
count regis-
ters.

118. A concise description of Bills of Lading and other documents attached to Remitted Bills, Cash Items or Collections must be recorded in the Register; the quantity and

Bills of Lad-
ing, etc., to
be described
concisely.



weight of goods shipped; the name of the Carriers, and the number of the R. R. Car and B. L. being shown in every case.

119. In the larger offices, Local Bills, Local Collection Bills and Collateral Notes should be taken over by the Manager at least twice a week, and in the smaller offices this should be done every second day. Bills to be taken over by manager daily.

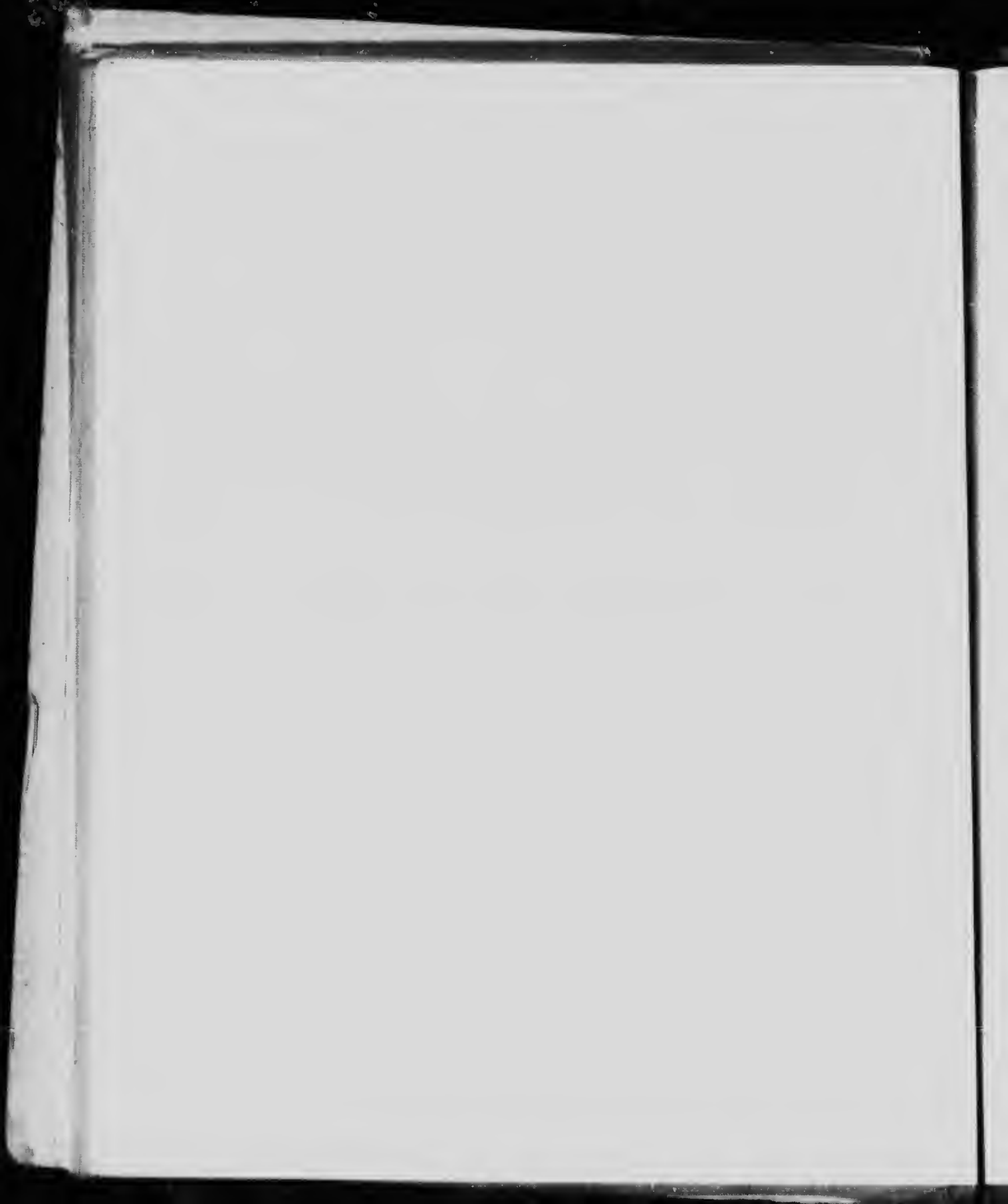
120. Bills, Discounted, Remitted, Collection Bills Remitted, Cash Items, etc., must in all cases be initialed for in the respective Registers by the officer in charge of the routine correspondence. Such bills must then be immediately forwarded to their destinations. B. D. R. etc., to be despatched promptly.

121. Acceptance of drafts received for collection must be obtained as quickly as possible, and subsequently the drawee's acceptance and due date carefully checked, and the entry in the diary compared with each bill. The Manager in taking over the bills should pay particular attention to the drawee's acceptance. Collections to be carefully checked.

122. All unpaid or unaccepted Collection Bills, must be initialed for in the diary or register by the Correspondence Clerk, and returned on day of maturity to the Branch or Correspondent on whose account they were received. Unpaid collection bills.

123. The "Property" stamp of the Bank shall be impressed upon every Local Bill discounted as soon as it is registered, and if such bill bears an endorsement or endorsements the words "Payable to the order of the Imperial Bank of Canada," shall be stamped above the last endorsement. Local bills to be stamped.

124. Bills lodged as collateral to advances should always be accompanied by the "Collateral Hypothecation" form: they should be entered in the Collaterals Register, and subsequently deposited in a bill case. The practice of merely Collateral notes.



pinning collateral notes to the bill discounted is deprecated, as every bill lodged with the Bank should be registered. Occasionally a customer objects to the defacement of collateral notes by the use of the Bank's rubber stamp, but this objection may be overcome by dispensing with the stamp and numbering the bills with a lead pencil. (See secs. 126 and 127.)

125. It is of the utmost importance that all Local Bills, Collections, and other bills, be correctly entered in the diaries, and such entering must invariably be checked by a second officer.

All bills to be diaries.

126. It is incumbent upon the Bank to make proper presentation at maturity of all bills discounted, held for collection or lodged as collateral, and any neglect in this respect will render the Bank liable for any loss arising from such oversight.

Bank's liability as to collection bills, etc.

127. Collateral bills bearing an endorsement, other than that of the customer on whose account they are held, must always be entered in the Collection Diary under their respective due dates. (See sec. 125.) If unpaid, in the absence of instructions to the contrary they should be protested.

Endorsed collateral bills to be diaries

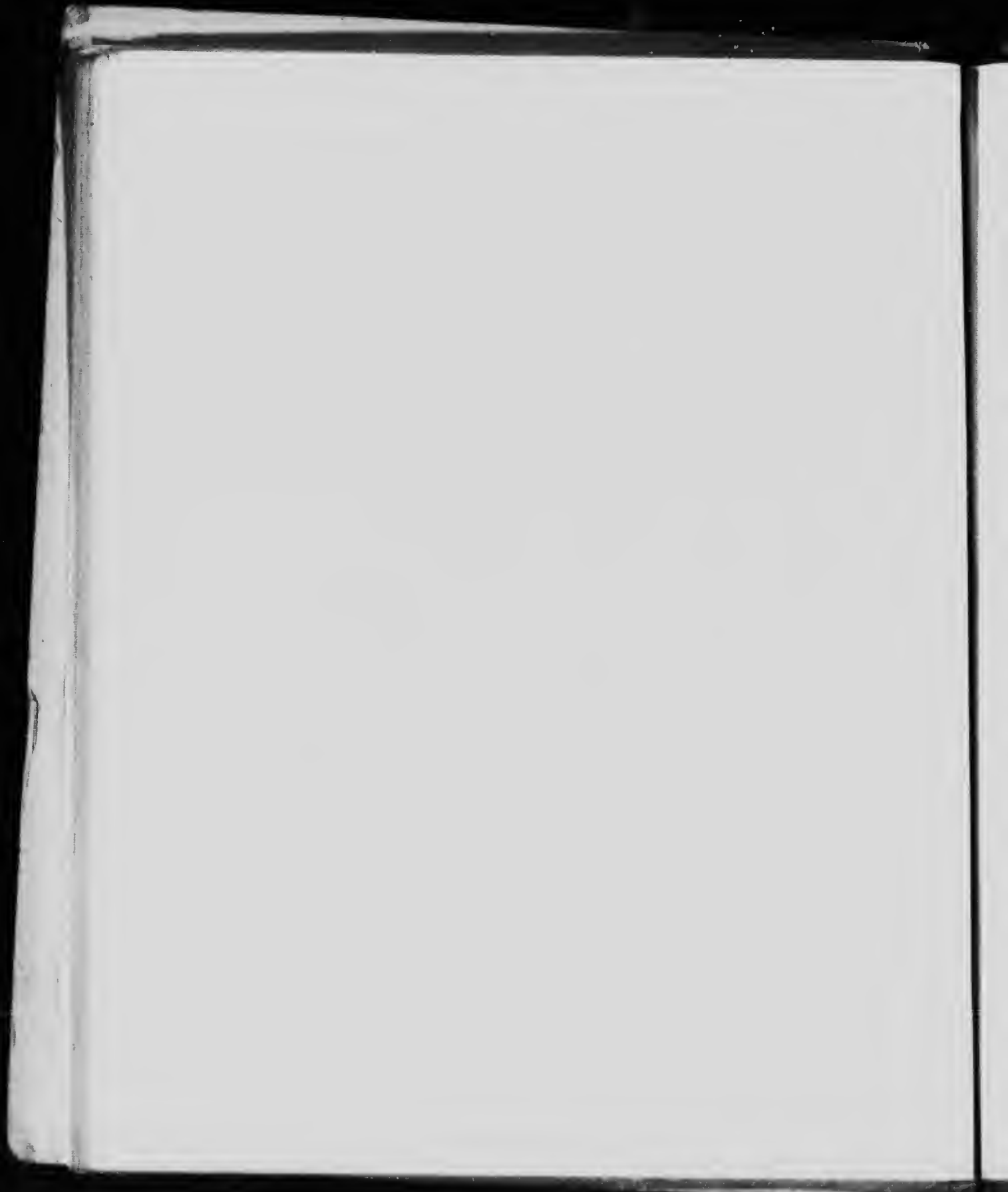
128. Drafts payable on demand or at sight may be forwarded as Cash Items, but if payable three or more days after sight they are to be treated as Bills Discounted Remitted. (H. R.)

Treatment of different items.

(a) When bills are to be held for arrival of goods, distinct instructions must be given to Correspondents, and if overdue interest is not paid by the drawee of the bill, care should be taken to collect the same from the drawer.

129. Discount and Collection Diaries and Cheques Remitted Registers should be carefully examined every day and prompt enquiry made of all bills for which returns have not been received in good time.

Overdue outstanding bills to be promptly enquired about



130. All Drafts, which do not mature within thirty days, and which are payable at points where there is no Branch of a Chartered Bank, should be forwarded for "Acceptance and Return." Notes and Accepted Drafts payable at Private Banks should be sent forward for collection a few days before maturity.

Bills not to be held by private bankers for long periods.

131. All letters enclosing Drafts, etc., with documents attached, must be initialed by the Manager or Accountant after a careful inspection has been made of the endorsements upon the Drafts, Bills of Lading or other documents; particular attention being directed to the instructions given regarding the disposition of the documents and treatment of the bill in the event of the non-arrival of goods, etc.

Drafts with Bills of Lading, etc., attached to be examined by the manager.

132. Notices of Protest received by the Branch of all Notes, Drafts and Cheques must be carefully filed on a Shannon Fyle kept exclusively for that purpose.

Protest notices to be filed.

133. The bill cases are to be in the sole custody of the Manager, and no other officer shall have access thereto at any time. The Manager shall obtain the Teller's receipt for any bill required before maturity, and shall file such receipt in the bill case in lieu of the bill taken out. The cases containing the bills are to be placed over night in a compartment of the Cash Safe provided with a key or combination.

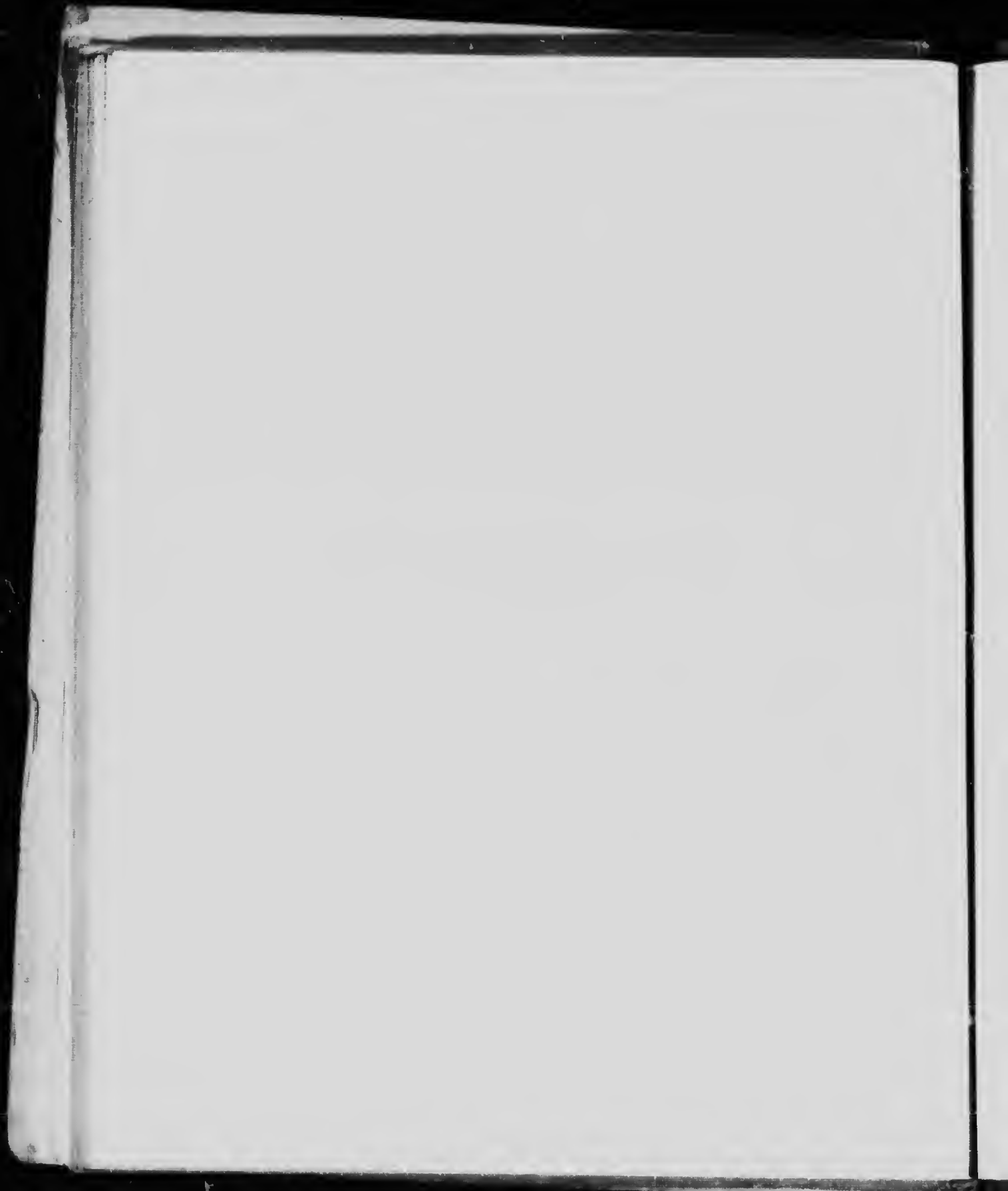
Bill cases in manager's custody.

Prepaid bills.

Bill cases to be placed in safe.

134. All Local Bills unpaid on date of maturity and also Bills Discounted Remitted returned either for non-acceptance or for non-payment which are not taken up immediately must be charged to Past Due Bills account. On no account are such items to be held in the Teller's cash.

Bills should not be held over without protest, in the absence of instructions to that effect, and it always must be borne in mind that there are certain serious objections to ac-



cepting a waiver of protest. Of course if a waiver is properly drawn and properly attached, well and good, but an officer who is not thoroughly familiar with the procedure might give an interested party an opportunity to take advantage of the waiver, whereas if the procedure prescribed by law is adhered to the Bank is free from all responsibility.

MISCELLANEOUS.

135. Erasures and conversions of figures are strictly prohibited in any books. Where alterations of figures become necessary they must be made by neatly ruling out the incorrect item in *red ink* and inserting the correct amounts *above* the deleted figures. (See sec. 79.) Erasures prohibited.

136. A "Procedure Book" shall be kept at each Branch in which to record special arrangements made with Customers, Banks, etc., Legal opinions, or any other information or procedure appertaining to the business of the Branch. Procedure Book.

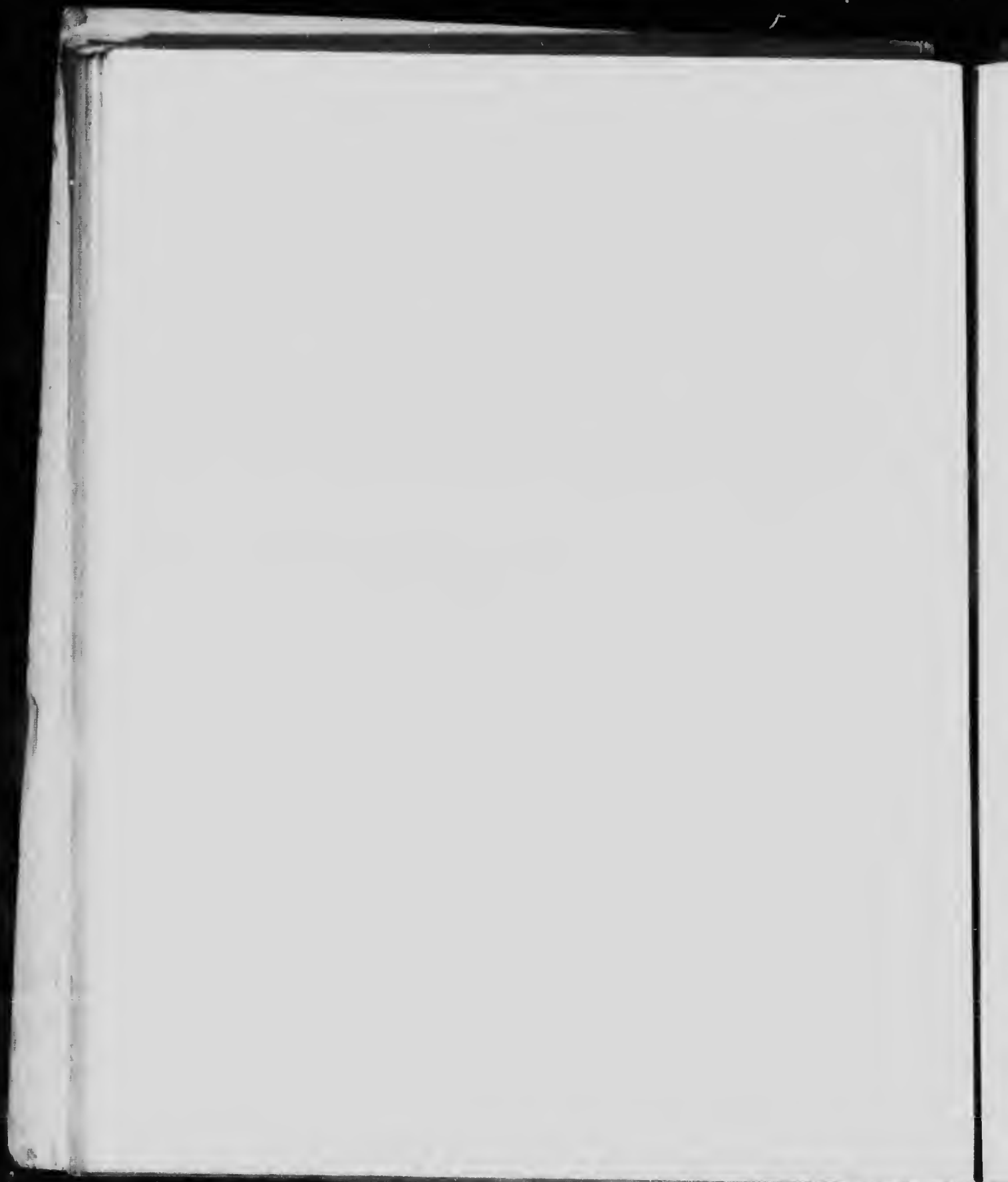
137. Head Office Circulars are to be carefully pasted in consecutive order in the H. O. Circular Book, and indexed in detail. H. O. Circulars.

(The above books will be supplied by the Stationery Department on application.)

138. Specimen Signatures of officers authorized to sign on behalf of the Bank's Branches and Correspondents should be filed in alphabetical order on a Shannon Fyle, reserved exclusively for that purpose. Specimen Signatures.

VOUCHERS AND BOOKS.

139. All Debit vouchers made at any Branch must be initialed by the Manager or Sub-Manager, or by two other officers, one of whom must be the Accountant. Vouchers to be initialed by Mgr. or Acct



140. All Debit vouchers must be stamped with the Teller's "Paid" stamp before being entered in the Ledger or Cash Book, and all Credit vouchers must bear the Teller's initials before *any* entry is made therefrom.

Use of Teller's Paid stamp.

141. All vouchers must be immediately cancelled by the perforating "Paid" stamp after having been "called" with the Cash Books and Supplementary Cash Books. This duty is to be performed by the Accountant, who must take pains to see that *all* vouchers are cancelled *with the exception of* notes, cheques and other items charged back to customers' accounts.

Cancellation of Vouchers.

142. In the use of the Teller's "Paid" stamp and the cancelling stamp, care must be taken not to obliterate the writing or figures, and at the same time to make the impression perfect. The perforating stamp should be used *over* a portion of the signature on cheques, notes, etc. (See sec. 48.)

Obliteration of signature in stamping to be avoided.

143. After cancellation, the following disposition is to be made of the various vouchers, viz.:—

Sorting of Vouchers,

(a) Cheques, Notes, Drafts, and other items debited to accounts in the Deposit Ledger, to be handed the Ledger-keeper to be by him sorted between cards arranged in alphabetical order of customers' names.

Cheques, etc

(b) General Cash Book vouchers, with the exception of Savings Bank cheques and Charges Vouchers, to be sorted away *daily* and tied up in monthly packages. The vouchers for the completed year to be subsequently tied up together.

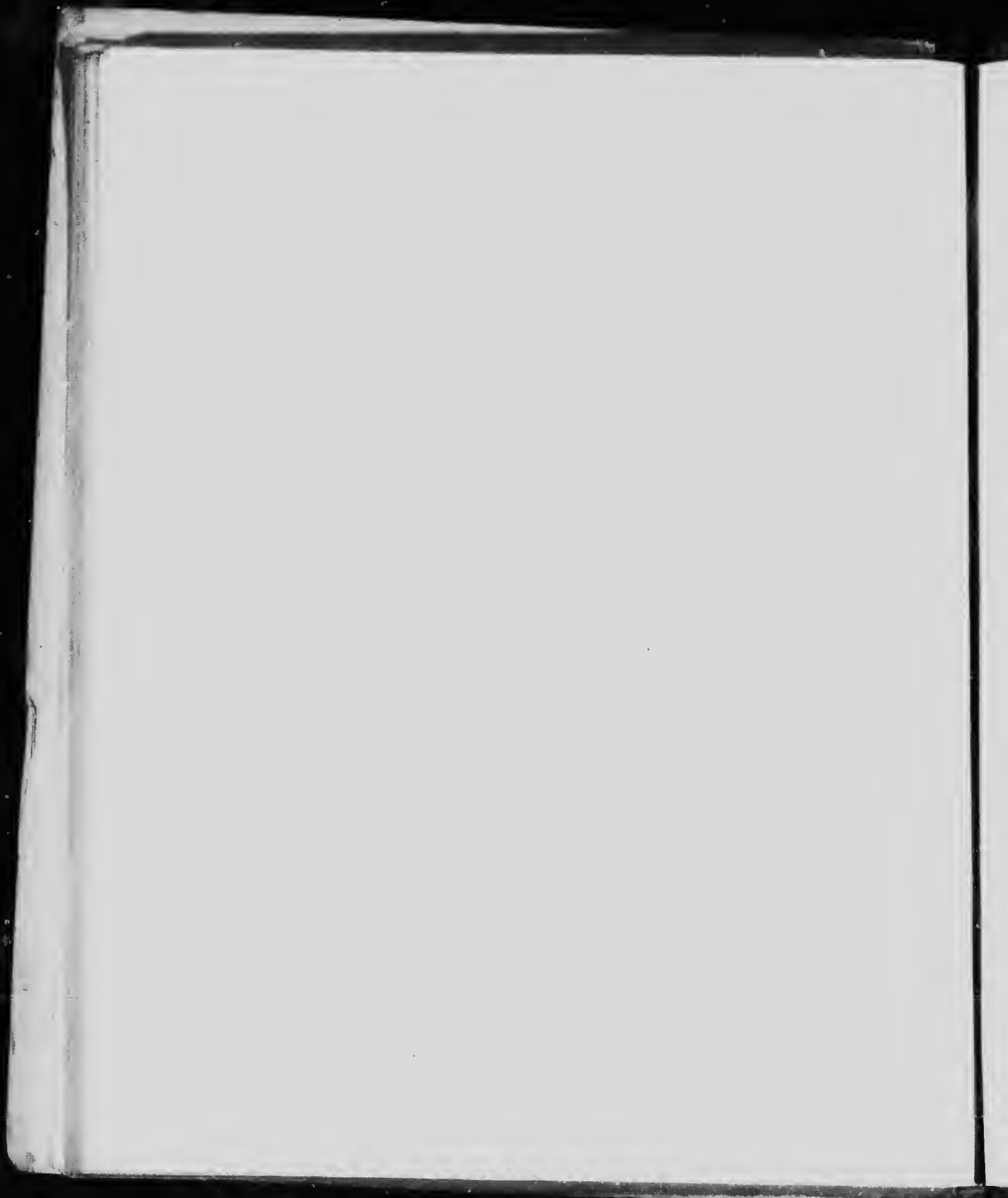
General Cash Book vouchers

(c) Savings Bank cheques to be sorted *daily* and tied up in monthly bundles. The vouchers for the completed year should subsequently be stored in good order in the vault.

Savings Bank Cheques.

(d) Charges vouchers to be sorted daily, and at the close of each month forwarded to Head Office with a statement

Charges Vouchers



showing the various charges grouped in order under separate totals. Upon return of the vouchers by Head Office, they are to be tied up in yearly packages.

144. All books when filled up must be sorted away in order in the Vault with a legible label affixed stating the consecutive number and the date "from and to." Similarly, all packages of vouchers must have a label affixed indicating contents and dates.

Labels to be affixed old books and vouchers.

145. Customers' Receipts for Pass-Books must be carefully preserved and filed away in monthly packages. These receipts should be kept in the vault for a period of at least six years.

Receipts for Customers' Pass Books

146. Uniform instructions with respect to dealing with accumulations of old books and vouchers are not possible, as storage room varies at different Branches. The Vault should of course be utilized for the purpose as far as possible, but when vault accommodation is lacking, the old books and vouchers may be stored in the cellar or store room in the Bank building. The chief object to attain is a systematic arrangement by which any book or voucher may at any time be readily accessible. Managers may at any time consult the Inspector as to the advisability of clearance, and directions will be given as to which books and vouchers may or may not be destroyed.

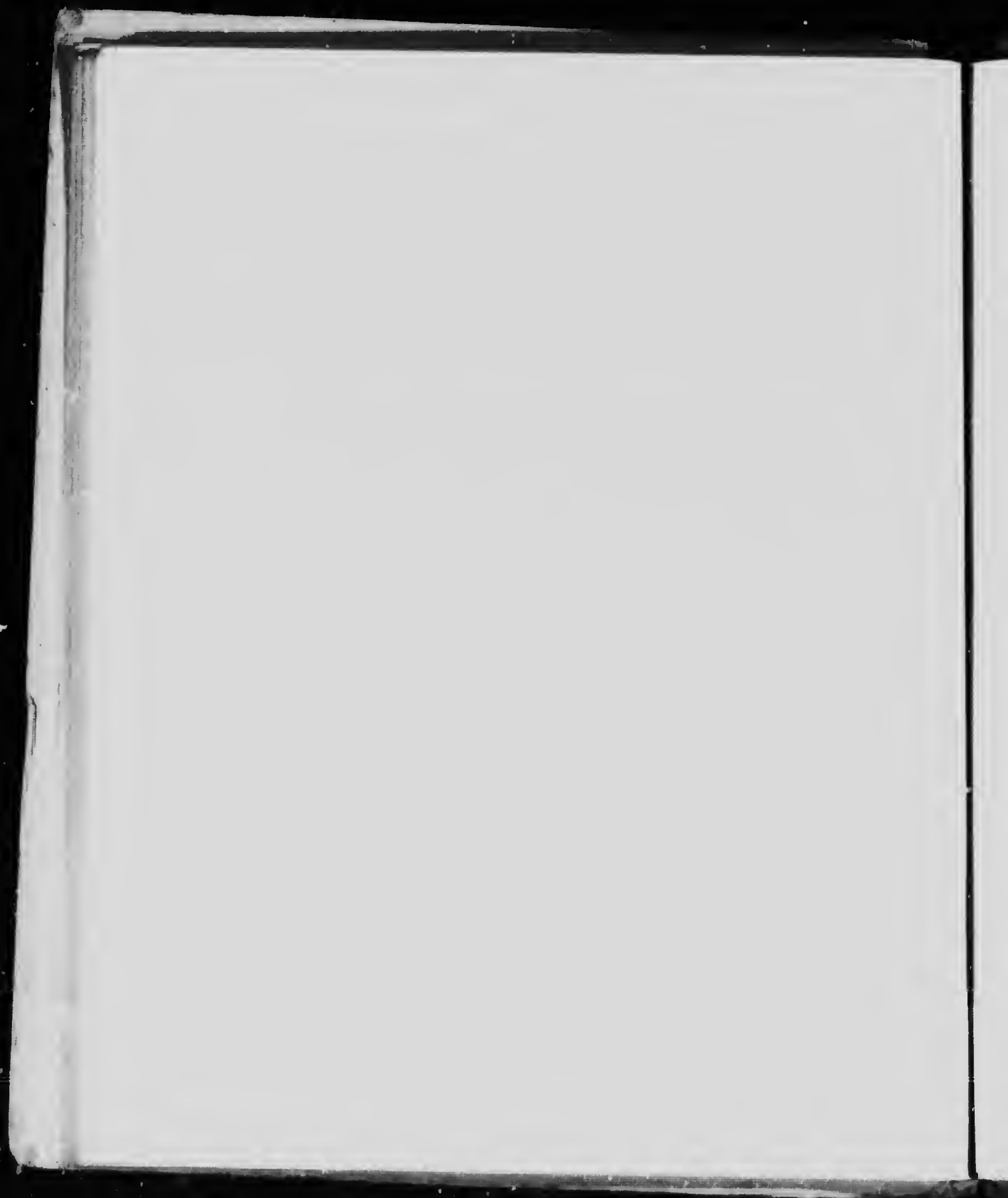
Storage of old books and vouchers.

SECURITIES.

147. Bonds, Debentures, Mortgages, or any securities other than Warehouse Receipts and Collateral Notes, whether pledged as collateral security or lodged for safe keeping, should be entered under their proper headings in the Security Register, supplied by the Head Office. The securities shall remain in the custody of the Manager and Accountant, and shall be kept in the Treasury or in a similar compartment provided with two keys or combinations, so that a perfect joint custody may be observed.

Securities to be entered in the security register.

Securities to be in joint custody and to be kept in the treasury



148. If it becomes necessary to take charge of locked boxes, sealed packages, etc., which cannot, owing to their size, be placed in the Treasury compartment, such boxes or packages shall be entered in the Treasury Register, and the fact that they are not to be placed in the Treasury noted opposite each entry; the receipt issued for such should state "for safe keeping and at owner's risk only."

Manner of recording boxes, &c., which cannot be placed in the treasury.

149. As it is not desirable to accept the charge of securities for safe keeping, when it can be avoided, it may be well to decline to do so where the owner is a stranger and has no claim upon the Bank. The receipt given therefor should distinctly state that the securities are held "for safe keeping and at owner's risk only."

Securities not to be taken for safe-keeping under certain circumstances.

150. Bonds, Debentures, Coupons, &c., held or forwarded to another point for sale or collection of interest, must not be stamped, numbered, or otherwise marked, unless with a lead pencil or in some equally effaceable manner. However, when forwarded for payment at maturity they may be stamped and numbered as in the case of drafts, cheques and notes. (See sec. 74.)

Bonds, &c., not to be stamped unless when sent for payment.

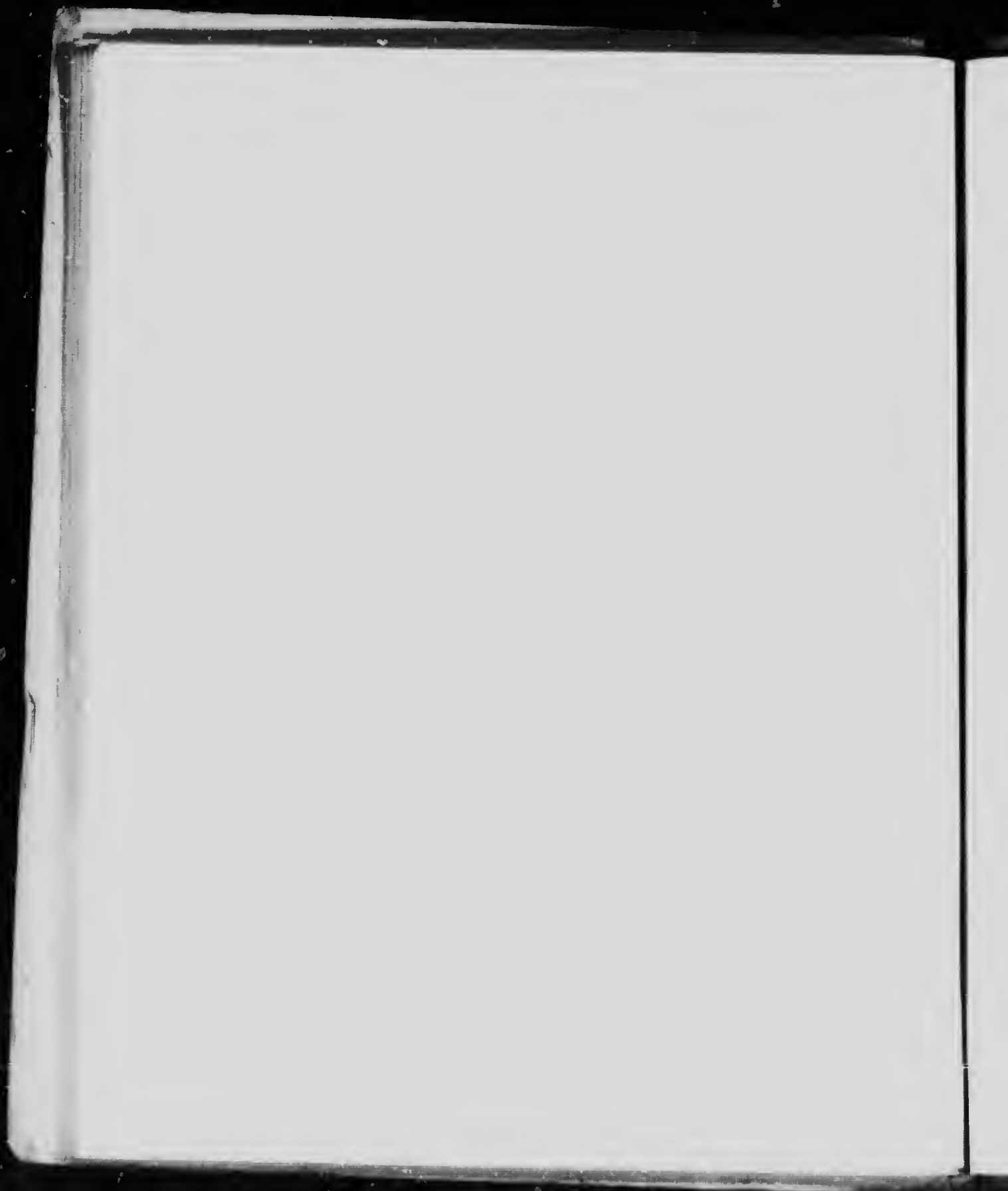
LETTERS, POST CARDS, ETC.

151. The routine correspondence of the Branch may be allotted to any senior member of the staff, but the responsibility for the matter of any communication, and the enclosures and instructions therein contained shall rest with the Manager, or Accountant, signing for him. (See secs. 128a, and 131.)

Manager responsible for routine correspondence.

152. Official letters to the General Manager or Chief Inspector should bear a consecutive number in each case, and each separate subject referred to must have a marginal reference. The numbering of letters addressed to the Inspector's Department should be prefixed by the letter "A," viz., A42.

H. O. letters.



153. The full address of every letter despatched is to be entered in the "Register of Letters Despatched," and the postage account checked by a senior clerk weekly.

Register of letters despatched.

154. Every Branch shall use a Letter Pad (supplied by H. C., with a separate space therein for each Branch or Agent in which to record the *despatch* and *receipt* of all letters with enclosures. Acknowledgments of letters despatched must be carefully marked off, and any omissions in this respect must be promptly enquired about. Letters received must also be promptly acknowledged and marked off.

Acknowledgment required of letters despatched and received

Note.—Inter-Branch letters should be recorded and acknowledged by *number*.

155. Post cards must not be used as a means of communication between the Bank and its customers, but there is no objection to their use in connection with the acknowledgment of letters. Post cards must be initialed by the officer who signs the letters, and entered in the "Register of Letters Despatched" as "P.C." to distinguish them from letters.

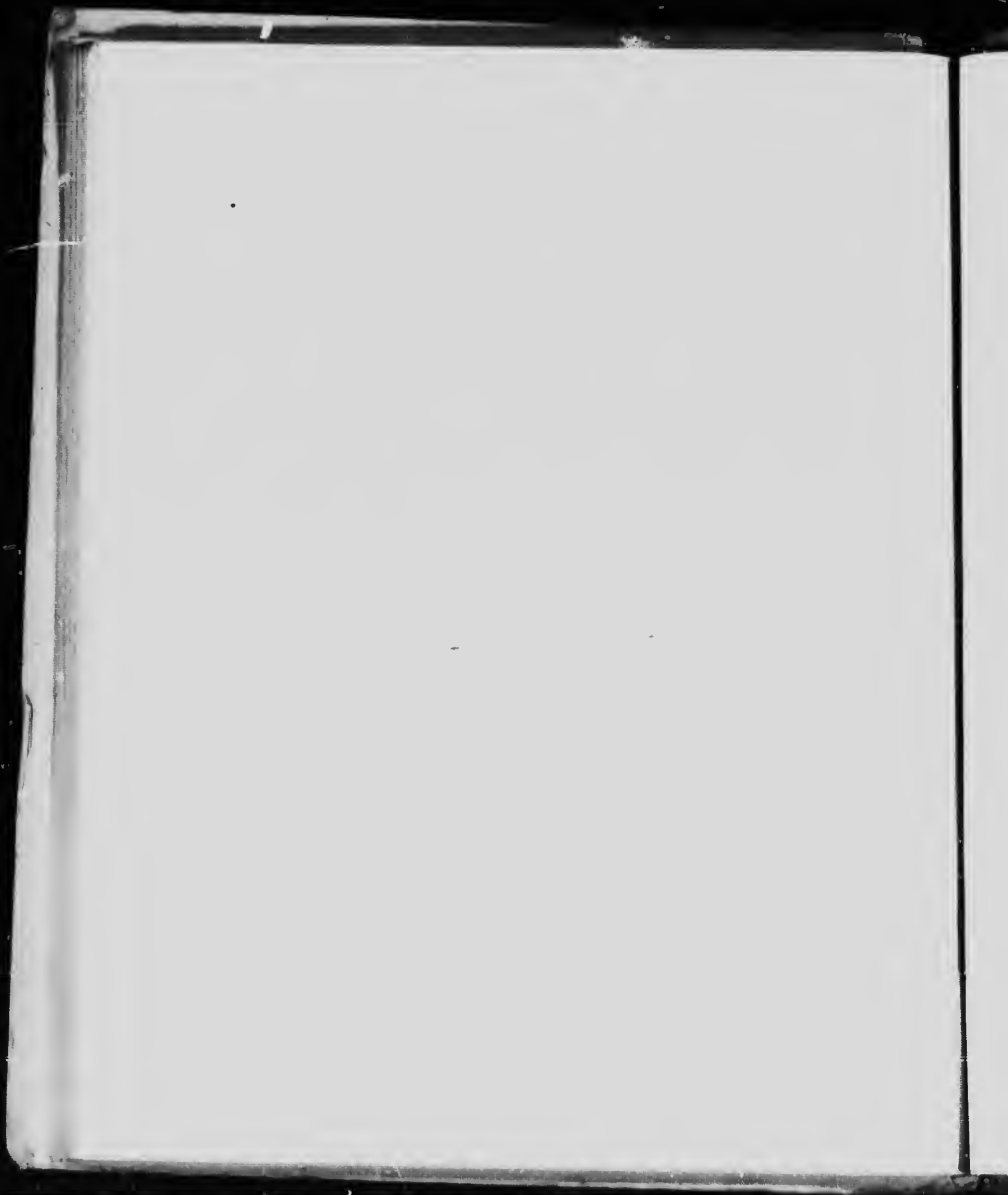
Use of post cards.

156. As far as possible, one person should be selected at each Branch to receive letters from the Post Office (see Sec. 39, page 9.) and such officer shall promptly hand all mail matter to the Manager in person. After the letters have been opened, they must be *immediately* entered (with post cards) in the "Register of Letters Received," and each entry and letter numbered consecutively; on no account must letters be passed to the outer office until they have been properly registered. The following morning the Manager or Accountant must check off all letters with the Register and be assured that all are accounted for and that due attention has been given to each.

Procedure regarding mail matter received.

157. All letters are to be conveyed by two persons *to* and *from* the Post Office in a properly locked letter bag: all exceptions to be at the Manager's responsibility.

Two officers in charge of mail to and from P.O.



158. Receipts for Registered Letters, Parcels, etc., must be obtained at the time such letters, parcels, etc., are lodged at the Post Office.

Receipts for registered mail matter

159. Letters received at Branches are to be carefully classified and fyled, and from time to time tied up in packages, then labelled and stored in good order in boxes or cupboards. Head Office correspondence should be fyled in Shannon Cabinet Binding Cases, which will be supplied by the Stationery Department on application.

Storing and fyling of letters.

CARE OF BANK PREMISES, VAULTS, SAFES, ETC.

160. Managers, in all cases, will be held fully responsible for the provision of proper and adequate protection for the Offices and other properties of the Bank under their control.

Protection of office and other property.

161. A proper night guard shall be maintained at each Branch, either by (a) an officer of the Bank sleeping on the premises in such proximity to the Vault that no one can have access thereto without his knowledge, or, (b) by the appointment of an outside night watchman, whose duty it shall be to inspect the premises at stated intervals during the night. A certified report of such visitations to be required by the Manager each morning. Any officer of the Bank performing guard duty shall be on hand at ten o'clock p.m., and remain until relieved next morning. No officer while on such duty shall be in possession of the key or combination of the outer door of either the Vault or Safe. A light must be kept burning in front of the Vault throughout each night.

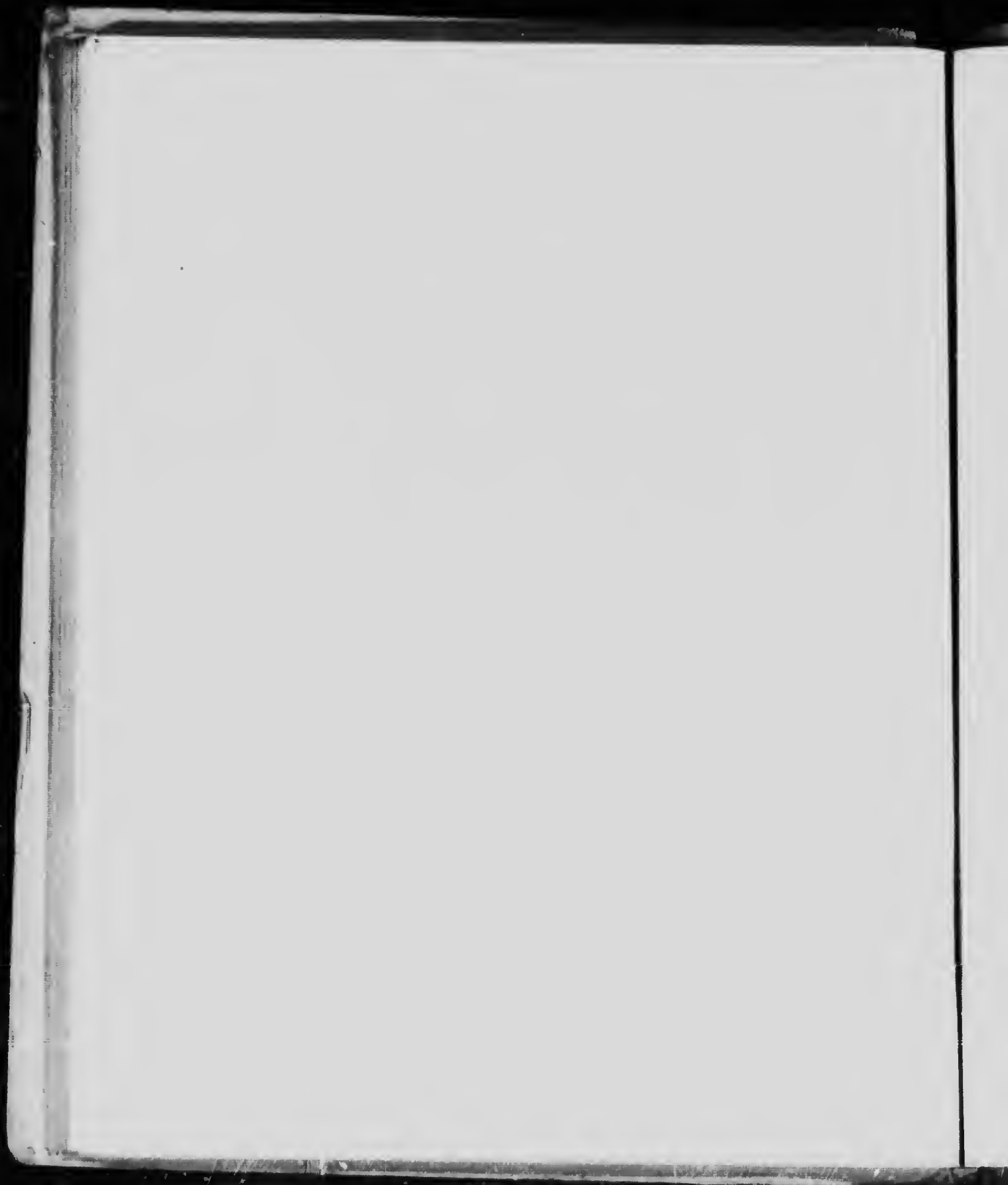
Night guard.

162. The office shall never be left, even temporarily, in charge of one officer during business hours.

One officer never to be left in sole charge during business hours.

163. Each safe is to be in the joint charge of such officials as have custody of its keys and combinations, and no other person or persons whatever shall have access thereto.

Safes in joint charge of officers holding its combinations, etc.



164. The inner gate or door of the Vault is to be kept closed and locked during the day, and no person or persons whatever other than the Bank's officials shall be permitted to enter the Vault. (See sec. 19.)

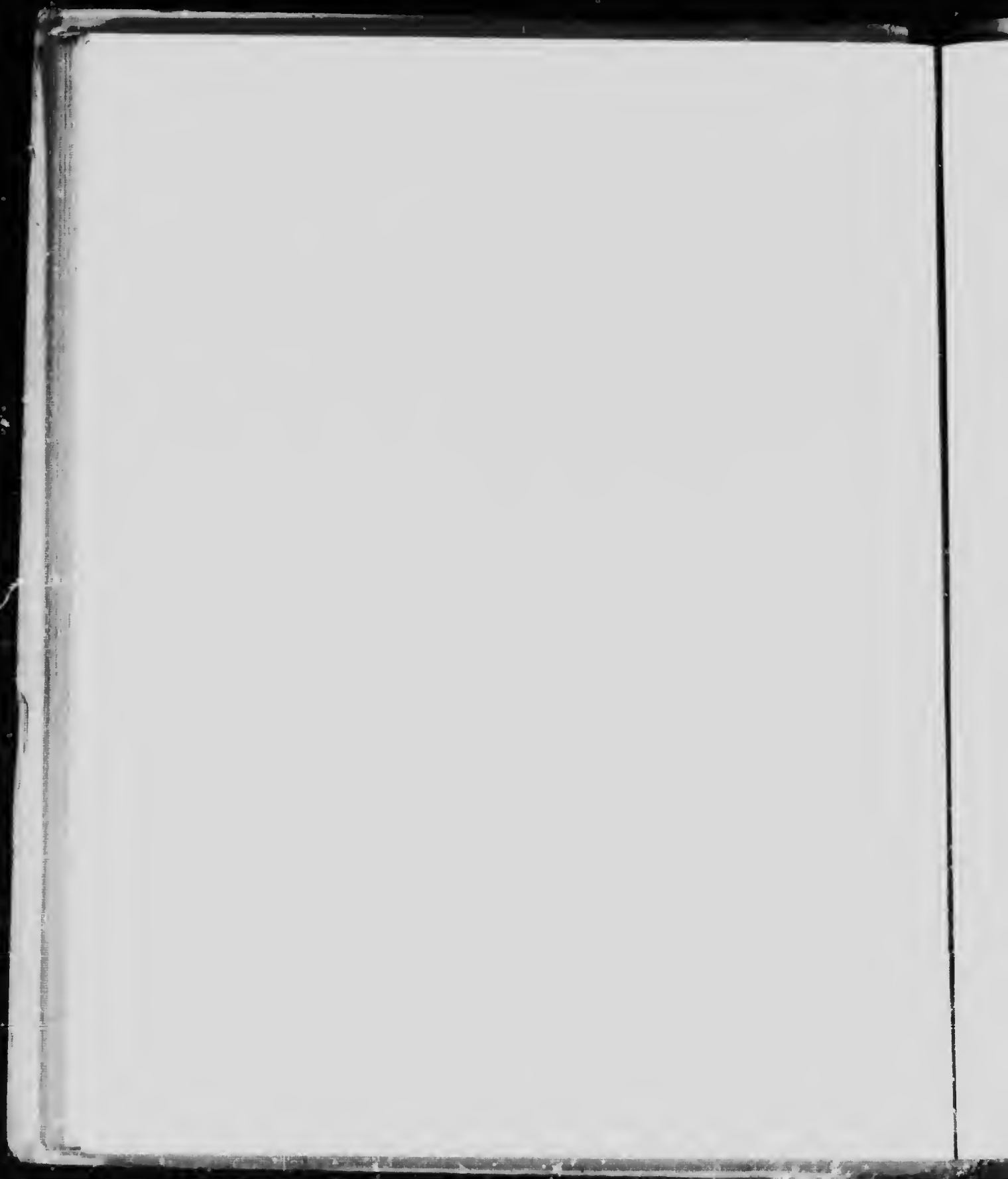
165. All bolts, lock-bars and gearing of the doors of the Safe and Vault Door should at all times be kept scrupulously clean. The various bearings should occasionally be lightly oiled (with good quality of machine oil) and afterwards rubbed with a rag to remove all superfluous oil. The appearance of rust may be checked by the application of coal oil. *No oil of any kind is required on the locks.*

166. The hinges of the Safe and Vault Doors should be oiled through the holes in the top of each hinge as often as may be found necessary—usually about twice a year. Neglect in this particular causes the hinges to cut and the doors to drop, so that they become difficult to open or close.

JOINT CUSTODY, KEYS, COMBINATIONS, ETC.

167. No excuse will be admitted by the Board for any suspension—however temporary—of a strictly divided custody of the Bank's Vaults and Safes. Such custody must be so regulated that the co-operation of two senior officers shall at all times be necessary to afford access to either the vault or safe. No officer shall communicate his combination or surrender his key to another, unless such transfer be necessary by his absence or removal, and then in such a manner only as shall not impair the absolute division of custody above prescribed.

168. So far as circumstances will admit, the combinations of the outside or strongest door of the Vault, and of the Burglar-proof Safe, shall be kept in the possession of the two senior officers not residing on the Bank premises: leaving to the custody of other officers the keys of the inner doors. (See sec. 163.)



169. Every combination must be changed only under instructions from the Manager or Acting Manager, and every such change of combination shall be advised in the ordinary official correspondence with Head Office in addition to the personal advice required from the officer in whose custody the combination is held. (See sec. 157.)

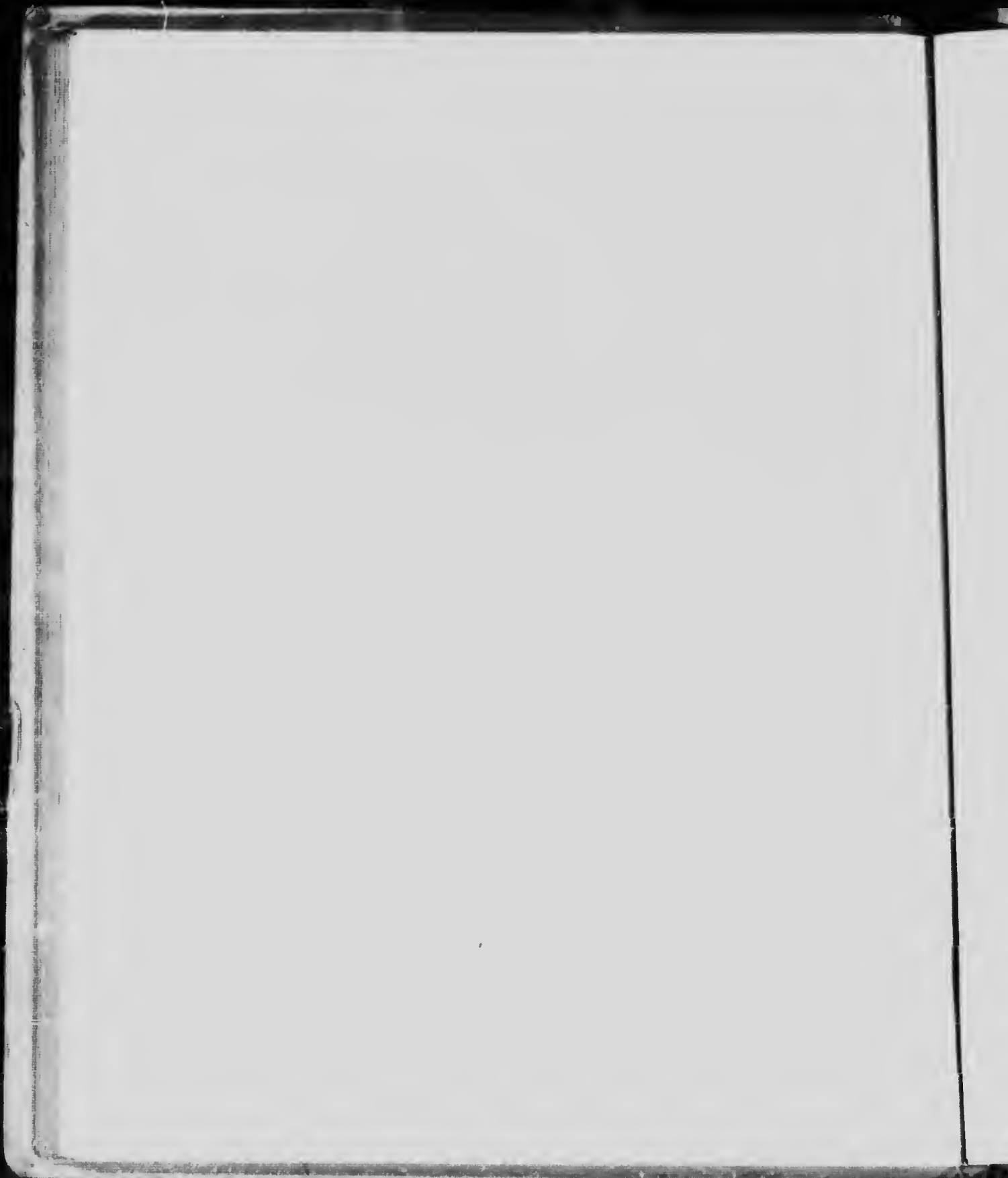
170. Before any attempt is made to set a new combination, the printed instructions relative to locks, etc., which accompany each safe must first be consulted. *The bolts must first be thrust out while the door is open*, and on no account must the safe or vault be locked until the new combination has had at least three trials.

171. When an official has changed the combination numbers of a lock, he must enclose the particulars of the new combination in an envelope, seal the same with his private seal, and enclose the envelope in a letter addressed to the General Manager. The sealing and mailing of the letter must be done personally and must be forwarded by first Registered post. In due course he should receive a direct acknowledgment from the Head Office.

The envelope containing the combination numbers should be endorsed as follows: Branch: "Combination of (Upper or Lower) Lock Cash Safe. In custody of Changed 19 , or words to a like effect.

172. Whenever a lock becomes disarranged, and the services of an expert locksmith are required, the Manager will telegraph to the General Manager to that effect: on no account shall a request of this nature be sent direct to the safe manufacturers.

173. The duplicate and triplicate keys of Vaults, Safes, compartments, etc., shall be deposited for safe keeping with another local Bank, or, if there is none other, they shall be dis-



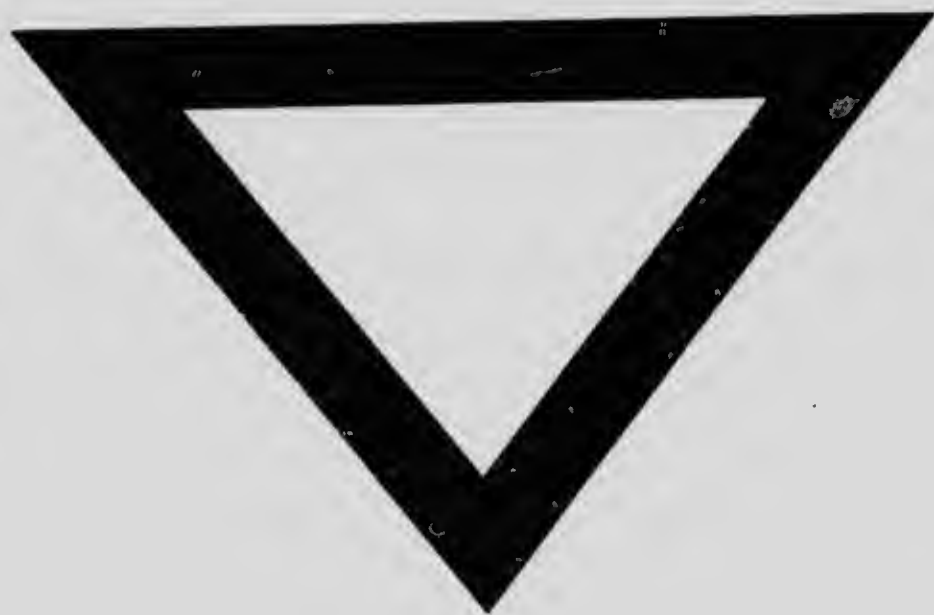
175. To avoid waste of stationery it is important that the supply at each Branch should be under the direct charge of the Accountant or other responsible officer; that it should be carefully stored and kept under lock and key in a cabinet reserved exclusively for the purpose, and that such officer should personally hand out only such quantities as are actually required. The indiscriminate issue of cheques and other forms to customers of the Bank must entail a serious loss upon the Bank, and all due regard to economy should be observed in dealing with applications for stationery made by any customer of the Bank. Another source of much waste is to allow an unnecessary accumulation of stationery in the drawers of the various desks.

Custody of stationery.

Waste of stationery.

176. The half-yearly requisitions should be so carefully prepared as to preclude the necessity for making purchases from local dealers, except in cases of emergency. As wholesale purchases are made at H. O. from time to time, all necessary stationery can be supplied from the stock on hand much more economically than if obtained from retail dealers.

Local purchases of stationery inadvisable.



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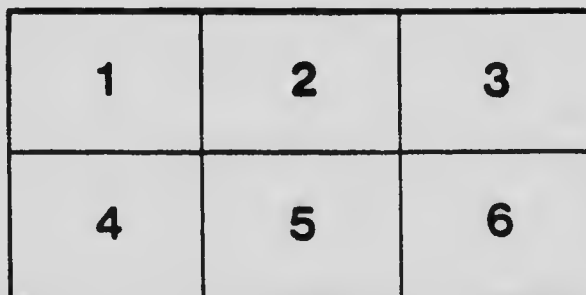
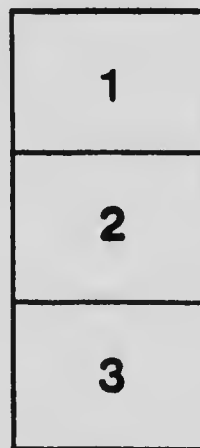
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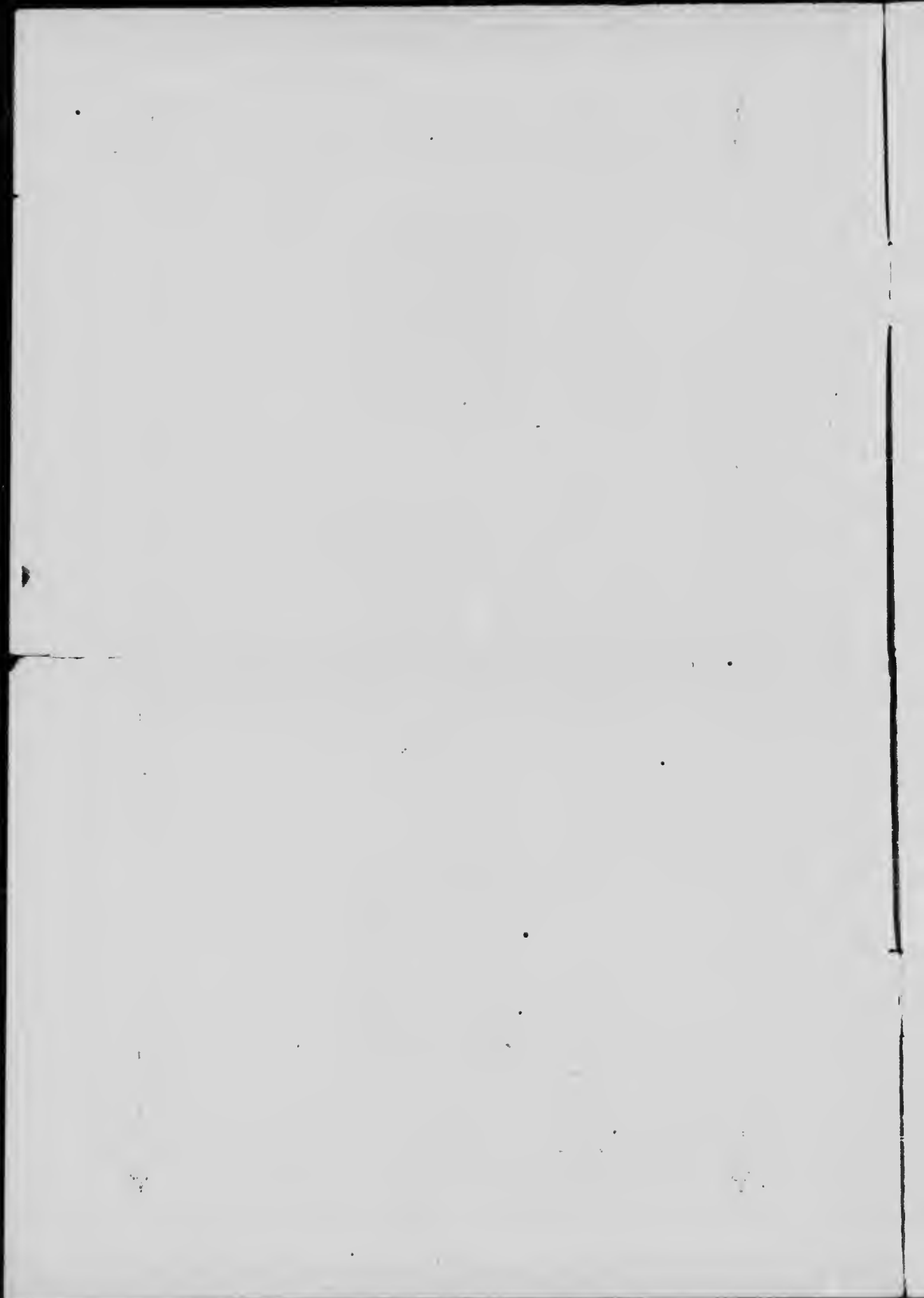
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STATEMENT
REGARDING
ST. ALBAN'S CATHEDRAL
1909





St. Alban's Cathedral.

In order to enable the status of St. Alban's Cathedral to be understood, it is necessary to refer back to the first years of the existence of the Diocese of Toronto and of the episcopate of Bishop Strachan. The Bishop (who had previously been the Rector of St. James') immediately upon the Diocese being constituted projected the erection of a Cathedral, for which purpose he selected the block of land between Front and Wellington Streets and Simcoe and John Streets, upon which then stood buildings which had been used as they were again in later years, occupied as Provincial Parliament Office Buildings. The seat of Government had recently been removed from Toronto and it was believed that the removal was permanent and that the building was of no further use. In September, 1841, the Governor-General, Lord Sydenham, was being ill at Kingston, to which place the Bishop sent an Order-in-Council for a grant of the land referred to prepared for the Governor's signature, accompanied by a petition of inhabitants of Toronto, praying that the grant should be made, by the hands of two young men, Mr. McMurray and Mr. Alexander Dixon (both subsequently Archdeacons). Upon their arrival at Kingston they found that the illness of the Governor-General had become such that his medical advisers had forbidden the bringing of any business before him, and the Order-in-Council therefore remained unsigned. The arrival of a new Governor-General materially altered matters and the application for the grant was apparently not proceeded with, for then arose the much vexed questions of the Clergy Reserves, and the secularization of King's College; these, together with the erection of Trinity College in place of King's College, fully occupied the remaining years of the Bishop's active life. He, however, took measures towards raising funds for a Cathedral, which funds were subsequently in the hands of the Synod for a number of years, and ultimately, upon Bishop Sweatman's cathedral scheme taking shape, were transferred to the Cathedral Chapter and used for the requirements of St. Alban's Cathedral.

Bishop Bethune's episcopate was short, and throughout it the Church was much disturbed and torn by party spirit and party contests, under which circumstances the undertaking of any important enterprise on behalf of the Church as a whole was out of the question. Bishop Bethune looked forward with hope that a time would come when a Cathedral might again be taken into consideration, and "kept his eye" upon a site which he hoped could be obtained for the purpose, but there was no opportunity for him to make any movement.

It is well known that the erection of a Cathedral as an outward and visible sign of the essential unity of the Church, as a meeting place upon common ground of churchmen of all shades of thought, was the one great desire of the late Archbishop. This desire ever occupied his mind and hopes. He took the matter up in the early

4

years of his episcopate. In the year 1881 a resolution was passed by the Synod *nem. con.*, favouring the project, and in 1883 the Bishop obtained the passing of a bill to incorporate the Cathedral Chapter (46 Vic. Cap. 63). Suggestions having been made as to the selection of some parish church to be converted into a Cathedral, Holy Trinity and St. George's being in particular named in that connection, a representative of the latter church attended before the Private Bills Committee in order to secure apt provisions for such purpose being included in the bill, which was done. At the same time a representative of St. James' appeared before the Committee for the purpose of objecting to the name which the Bishop desired to adopt, St. Philip and St. James, on the ground that the corporate body of St. James had created a debt for which they had issued bonds, and they feared that the proposed name might consequently give rise to confusion and misapprehension. This objection was allowed and the name of St. Alban's substituted and the bill passed.

Bishop Sweatman decided that neither Holy Trinity nor St. George's would be suitable for what he wanted, because of the limited areas of land in which they stood; and he entered into negotiations with the representatives of St. James' with a view to that church being considered for the purpose. So many difficulties and objections arose, however, some of which appeared to the Bishop to be wholly insuperable, that nothing came of the negotiations, which, in fact, ended in the Bishop being informed by the late Mr. Clarke Gamble in very emphatic terms that the people of St. James' would never consent to their church being constituted as a Cathedral.

The Bishop having concluded that no existing church could be made available, set about to find a site for his Cathedral, which he considered could only be procured to advantage in some outlying part of the city, more particularly as he desired to have a school attached to the Cathedral, rendering it necessary to secure a block of four or five acres, and it was also desirable that a position should, if practicable, be selected in which the intended Cathedral should not unduly interfere with any existing church. After considering such sites as were proposed to him, and after consulting with several churchmen whom he found to be disposed to assist him, the Bishop decided upon the site between Howland Avenue and Albany Avenue offered to him by a syndicate of owners who had purchased the property, and who offered the site on very favourable terms. This purchase was therefore made. Being at that time outside the city limits, application was made to the Legislature for an Act to enable the Cathedral to be located outside the city limits, which was duly passed (48 Vic. Cap. 93).

Some objection was made—by whom is not known—to this purchase, on the ground that it was a "land jobbing operation." So far as the Bishop and his advisers were concerned, there never was any ground whatever for that statement, for neither he nor any member of the Chapter had any personal interest in the lands or derived any personal benefit whatever from their purchase or by reason of its being made. The "St. Alban's Syndicate," as it was subsequently called, were no doubt influenced by the consideration that the placing of the Cathedral in their land would be of advantage to them; but if that was so, it was a matter with which neither the Bishop nor the Cathedral Chapter were in any way concerned, or from which any

advantage whatever was derived by him or them, unless it was the advantage of obtaining favourable terms in the purchase and generous treatment in their building operations. No member of the syndicate was then or at any time a member of the Chapter.

Objection was also made to the site as being remote. Some, at least, of those who were at first of this opinion, upon visiting it and fully considering it, withdrew their objections. One of such persons was the late Hon. George W. Allan. This objection has, however, been constantly urged for many years, usually by persons who did not trouble themselves to examine the matter, but gradually with less force, and it must be now regarded as wholly unfounded, for the Cathedral now stands in a closely-built district of residential character, and which will always be of that character, and in the very heart of the city, for it is very nearly equidistant between the extreme western and extreme eastern limits of the city as they now exist, and but a short distance north of the central point between north and south of the residential parts of the city, which are also steadily extending northwards. It is central also as regards population east and west, being near the dividing line in that respect. It is also convenient of access from all parts of the city, by three street railway lines. One of these lines affords easy access to and from the Union Station, the time required for the trip being about twenty minutes, and cars running at very short intervals.

When the site had been purchased and building was about to be proceeded with, the scheme seemed to be generally popular among churchmen excepting such as were influenced by the objections stated and did not make enquiry as to whether they were well founded or not, or in some cases by local interests or indifference to any enterprise of a general diocesan character. The amount required to make a beginning was readily subscribed. Additional subscriptions were obtained freely from persons of all classes and schools of thought in the Church, and probably representing every parish in the city. But after a time, when the enterprise seemed to be proceeding successfully, it was found that very determined efforts to hinder it and to prevent its being carried through were being made, and consequently it became very difficult to obtain further contributions to the required funds. The difficulties thus created and their results are well known and need not be enlarged upon.

A serious set-back to the work was also caused by the setting in of a period of great financial depression, which rendered many friends of the Cathedral unable to render the support to it which they wished to do. Although this period of depression has long since passed away, its results as regards the Cathedral are still felt, for it is well known that an undertaking of this kind, if hindered, takes a long time to recover its ground.

In this memorandum it is not intended to offer observations on the desirability or necessity of a Cathedral, but it is assumed that a properly constituted Cathedral is a requisite part of diocesan equipment, and the purpose of this paper is simply to state the history and circumstances of the Cathedral as now existing in this Diocese.

In the resolution of Synod, to comply with which this paper is written, St. James' Cathedral is referred to. It is not proposed here to refer to St. James'

further than to express a difficulty to understand why it should be mentioned in this connection, as it is and always was a parish church, and was never constituted as a Cathedral, nor can it be, so long as its seating accommodation is in the possession of pew-holders and pew-owners, the latter class being one which cannot be dispossessed. The circumstance that Bishop Straehan continued to attend there after ceasing to be Rector, could not at the most make it more than what is usually called a "Pro-Cathedral," that is, a church in which a Bishop temporarily occupies a place when he has no Cathedral. If Bishop Bethune ever attended at St. James', it was for but a short time, for in the later years, at least, of his life he attended the services in another church. That Bishop Sweatman regarded St. James' as a Pro-Cathedral only is well known. The position of St. James', however, as the Mother Church of the Diocese, is one of honour and dignity, which is only belittled by the application to it of the entirely inappropriate term "Cathedral."

The financial status of the Cathedral, greatly misunderstood and misrepresented time and again, notwithstanding all efforts made to have it properly understood throughout the Diocese, has been formally made known to the Synod and does not now require to be further referred to, except perhaps to point out that it is now so far as it is unprovided for, being about \$20,000, a light burden upon a property of the value of \$100,000. But it requires, with taxes to run for a fixed number of years, some \$1,800 a year to carry it. For this the only source of income is the "Bishop's Envelope Fund," consisting of quarterly contributions of 25 cents each, and offerings at Confirmations. If this fund received the support which might be reasonably expected, the debt would be extinguished within two years. It is therefore manifestly a debt which is no heavy burden upon the Diocese. But if it should be supposed by any person that it should be carried by the Cathedral congregation, it must be considered that for them it would be a crushing burden. The most that they can do is to maintain the Cathedral building and its services, which they do willingly and efficiently. They cannot do more, for the reason that the space available for seating is, under existing circumstances, so limited, that only a small congregation can be housed—this, too, in a populous district most inadequately provided with church accommodation. The existing debt, if it does not prevent enlargement of the building, makes it somewhat difficult for any movement for that purpose to be undertaken. Furthermore, while the district is a populous one, its people are for the most part persons of moderate or limited means; it is not a "millionaire" district, but it is one which contains many faithful and true-hearted sons and daughters of the Church, upon whom the Cathedral can rely with confidence for such support as it is their part to furnish, but whose financial ability is not great enough to enable them to perform the part for which all persons in the Diocese are responsible.

It may be well to refer also briefly to recent matters. In November, 1907, the mortgagees of the Cathedral property called upon the Chapter to pay off the mortgage, or at least to get it put upon a more satisfactory basis. The late Archbishop thereupon called a meeting of laymen whom he expected would come to his assistance, at which meeting a resolution as follows was passed: "Moved by Mr. A. R. Boswell, K. C., seconded by Mr. E. D. Armour, K. C., That this meeting of Anglican churchmen desire to express their loyal sympathy with His Grace the Archbishop of

Toronto in his noble effort to provide a Cathedral worthy of so important a Diocese, and hereby pledge themselves to stand by him to the fullest extent of their power and influence," and a committee was appointed, who spent a good deal of time and took a good deal of trouble, with a view to raising a fund towards paying off the mortgage. Before the committee had got very far in their work a proposal was made by members of the Board of Education for the purchase of the school property for a site for a new technical school, which practically stopped the work of the committee, but which proposal, after much time had been spent in negotiations, came to nothing. The committee thereupon came to the conclusion that it was desirable that the school field should be sold, and the Chapter having concurred, a sale was effected for a good price. In order to enable that to be done it was necessary to procure the surrender of their leases by the School Corporation, which was done upon terms favourable to the Chapter. The sale of the lands is being carried out according to the agreement made with the purchaser, and the mortgage is being reduced. There is, however, still an amount remaining upon the mortgage not provided for, which it will be necessary to pay off by subscriptions. This is easily within the powers of the Diocese, and can be done without at all interfering with parochial requirements or missionary calls, if the members of the Church throughout the Diocese will take up the matter in earnest. The sale of the school field leaves the church in the possession of a very valuable block of land, 300 feet by nearly 350, with three frontages, upon which are situate the unfinished Cathedral building, the See House (title to which is vested in the Synod), and the building lately the school house, but which is now a very convenient Chapter House, and provides also greatly needed accommodation for various activities and organizations connected with the local work of the Cathedral congregation. Much regret has been felt by the Chapter and many others at the sale of the school field, involving the removal of the school and its dissociation from the Cathedral, but it should be considered that, however desirable it may be to have a school carried on in close connection with a Cathedral, it is not a necessary part of Cathedral work, and especially so under the conditions affecting educational matters in this country.

To the above may be added a copy of a resolution passed by the Chapter upon the Bishop of Niagara having preached in the Cathedral on the Sunday after the death of the late Archbishop, as follows:

"That the thanks of the Chapter be tendered to the Lord Bishop of Niagara for his excellent sermon preached in the Cathedral on Sunday, the 31st of January last, and in particular for his reference to the Cathedral and his suggestion that the same should be proceeded with as the most fitting monument to the memory of the late Archbishop, and such as would be above all others consonant with His Grace's known wishes."

With regard to building, the Chapter have never proposed to build in advance of reasonable requirements. It has always been in contemplation that the building of the Cathedral would be spread over a long period. The position in that respect is now that requirements have outgrown the present building and an extension has become necessary. The Chapter, however, have not as yet taken the matter into consideration, but the probable course likely to be proposed is the erection on a permanent

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foundation of a superstructure, partly or perhaps chiefly of a temporary character, capable with the present building of accommodating ten or twelve hundred people. This would probably be sufficient for several years to come. A good part of the probable cost of such a building has already been secured and no difficulty is anticipated in obtaining what further amount may be necessary. It is not proposed to incur any debt, but to expend only moneys actually in hand or subscribed.

The Cathedral Chapter is a corporation constituted under the Statutes already referred to, which consists of the Bishop and a body of Clergy representative of the Archdeaconries and Rural Deaneries of which the Diocese is composed, who are appointed by the Bishop; also the Chancellor of the Diocese and the Registrar of the Diocese, and eight other lay members, of whom four are elected by the clerical members of the Synod and four by the lay members of the Synod. The lay members of the Chapter have no authority to deal with spiritualities, but only with temporalities, which latter are dealt with by them in conjunction with certain of the clerical members who are resident chiefly in Toronto.



