

CANADA'S FINANCIAL SYSTEM

Using the link provided in D2L, read "Canada's Financial System" and answer the questions below.

1. Define financial system.
2. How does the financial system help the process of exchange? (Two ways)
3. Why is it important for savers and borrowers to be linked?
4. How does our financial system help our economy? (Two ways)
5. What was the role of the goldsmith in medieval times?
6. How did the goldsmiths start our current system of "fractional-reserve" banking?
7. What forms can people use to save their funds?
8. What is the major determinant of what people will do with their funds?
9. How does a financial institution make money from other people's savings?
10. Why is investment important to our economy?
11. What was the historical role of the four pillars of the financial system?
 - a. Banks
 - b. Trust companies
 - c. Insurance companies
 - d. Brokerage firms/investment dealers
12. What is currently occurring as a result of changes to legislation regarding financial institutions?
13. How is an asset's liquidity determined?
14. Why do financial institutions offer higher rates of interest on longer term deposits/investments?
15. Are most investors happy with a rate of interest that just covers inflation?
16. What will depositors do if the rate of interest offered by financial institutions is not appealing?
17. Why does the bank of Canada care about the liquidity level of deposited funds?
18. Who owns Canadian banks?
19. How is a bank's performance determined?
20. What three areas do banks tend to allocate their deposits to?
21. Why must the bank monitor the term of their deposits and liabilities?
22. Define clearing/settlement.
23. At what level are adjustments made to the position of each bank?
24. What type of costs do banks incur?
25. What is a loan loss provision?
26. What types of income can a bank earn?
27. What different things does the bank act set rules for?
28. Define solvency.
29. What is the purpose of the Canadian Deposit Insurance Corp?

Canadas Financial System

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Canadas Financial System:

Canadas Financial System: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have enthralled audiences this year. The Must-Read : Colleen Hoovers "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and suspenseful novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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