

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

CH Cherryholmes



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Table of Contents Canadas Financial System

1. Understanding the eBook Canadas Financial System
 - The Rise of Digital Reading Canadas Financial System
 - Advantages of eBooks Over Traditional Books
2. Identifying Canadas Financial System
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Canadas Financial System
 - User-Friendly Interface
4. Exploring eBook Recommendations from Canadas Financial System
 - Personalized Recommendations
 - Canadas Financial System User Reviews and Ratings
 - Canadas Financial System and Bestseller Lists
5. Accessing Canadas Financial System Free and Paid eBooks

- Canadas Financial System Public Domain eBooks
 - Canadas Financial System eBook Subscription Services
 - Canadas Financial System Budget-Friendly Options
6. Navigating Canadas Financial System eBook Formats
 - ePub, PDF, MOBI, and More
 - Canadas Financial System Compatibility with Devices
 - Canadas Financial System Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Canadas Financial System
 - Highlighting and Note-Taking Canadas Financial System
 - Interactive Elements Canadas Financial System
 8. Staying Engaged with Canadas Financial System
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Canadas Financial System
 9. Balancing eBooks and Physical Books Canadas Financial System
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Canadas Financial System
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Canadas Financial System
 - Setting Reading Goals Canadas Financial System
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Canadas Financial System
 - Fact-Checking eBook Content of Canadas Financial System
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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