

## 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

**VM Jensen**



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