



First Session
Thirty-eighth Parliament, 2004-05

Première session de la
trente-huitième législature, 2004-2005

SENATE OF CANADA

Standing Senate Committee on

Banking, Trade and Commerce

Chairman:
The Honourable JERAHMIEL GRAFSTEIN

INDEX

OF PROCEEDINGS

(*Issues Nos. 1 to 19 inclusive*)

SÉNAT DU CANADA

Comité sénatorial permanent des

Banques et du commerce

Président :
L'honorable JERAHMIEL GRAFSTEIN

INDEX

DES DÉLIBÉRATIONS

(*Fascicules nos 1 à 19 inclusivement*)

Prepared by

Teresa Ray

Information and Documentation Resource Service

LIBRARY OF PARLIAMENT

Compilé par

Teresa Ray

Service de ressources d'information et de documentation

BIBLIOTHÈQUE DU PARLEMENT

SENATE OF CANADA

**Banking, Trade and Commerce,
Standing Senate Committee
1st Session, 38th Parliament, 2004-05**

INDEX

(Issues 1-19 inclusive)

Numbers in bold refer to the issue number.

R: Issue number followed by "R" refers to the report contained within that issue.

The upper part of an inclusive range of numbers is abbreviated (55-56 becomes 55-6).

Index is based on orders of reference of the committee, see title page of issues.

This index is meant to help the user easily locate information from the Standing Senate's **Banking, Trade and Commerce** Committee proceedings, respecting the wide variety of opinions and content of these meetings.

COMMITTEE

Banking, Trade and Commerce, Standing Senate Committee

**Budget, 1:9-11, 48-9; 4:10-13, 15-19, 21-5, 27; 7:4-5; 8:60;
11:5-8, 10-13, 15-18, 20-3, 25-8, 30**

Motions and decisions

- Agenda, consideration, **1:6; 8:4**
- Bill C-5, clause-by-clause consideration, **4:6-7, 94-5, 97-8**
- Bill C-29, clause-by-clause consideration, **9:4-5, 13-15**
- Bill C-55, Chairman to report to the Senate, **19:87**
- Bill C-55, clause-by-clause consideration, **19:6-7, 86-7**
- Bill C-259, clause-by-clause consideration, **19:7-8, 116-17**
- Bill C-259, report without amendment, **19:8, 117-18**
- Bill S-17, clause-by-clause consideration, **2:5, 55-6**
- Bill S-17, decision to study, **1:10**
- Bill S-19, Chairman to report to the Senate, **15:24**
- Bill S-19, clause-by-clause consideration, **15:3-4, 22-4**
- Bill S-19, decision to study, **14:5**
- Bill S-25, clause-by-clause consideration, dispensation, **12:4-5, 49**
- Bill S-25, report without amendment, **12:5, 7, 49-50**
- Budget, consumer issues arising in the financial services sector (Fiscal year 2004-05), **1:10, 49**
- Budget, consumer issues arising in the financial services sector (Fiscal year 2005-06), **7:5**
- Budget, issues dealing with charitable giving (Fiscal year 2004-05), **1:9, 48**
- Budget, present state of the domestic and international financial system, (Fiscal year 2004-05), **1:9, 48**
- Budget, present state of the domestic and international financial system, (Fiscal year 2005-06), **7:5**
- Budget, studies on productivity, demographics, interprovincial barriers to trade (Fiscal year 2005-06), **7:4-5**
- Budget, study of legislation (Fiscal year 2004-05), **1:10, 48-9**
- Budget, study of legislation (Fiscal year 2005-06), **7:5**
- Communication plan of Committee, **14:7**
- Draft report, adoption, **1:4; 4:5, 7-8**
- Draft report, adoption and tabling, **14:7**

SÉNAT DU CANADA

**Banques et commerce,
Comité sénatorial permanent
1^{re} session, 38^e législature, 2004-2005**

INDEX

(Fascicules 1-19 inclusivement)

Les numéros en caractère gras indiquent les fascicules.

R : Le numéro du fascicule suivi d'un "R" réfère au rapport contenu dans ce même fascicule.

La partie supérieure de l'étendue inclusive d'une série de numéros de pages est abrégée (55-56 devient 55-6).

L'index est élaboré en fonction des ordres de renvoi, voir page titre des fascicules.

Le lecteur notera que cet index a pour but de témoigner du contenu des délibérations du Comité sénatorial permanent sur les **Banques et le commerce** et à en faciliter l'accès, tout en reflétant les divers points de vue qui y ont été exprimés.

COMITÉ

Banques et commerce, Comité sénatorial permanent

**Budget, 1:9-11, 48-9; 4:10-12, 14-18, 20-4, 26-7; 7:4-5; 8:60;
11:5-8, 10-13, 15-18, 20-3, 25-8, 30**

Motions et décisions

- Budget, étude des mesures législatives (Exercice 2004-05), **1:10, 48-9**
- Budget, étude des mesures législatives (Exercice 2005-06), **7:5**
- Budget, études sur la productivité, les changements démographiques et les obstacles inter provinciaux au commerce (Exercice 2005-06), **7:4-5**
- Budget, questions concernant les consommateurs dans le secteur des services financiers (Exercice 2004-05), **1:10, 49**
- Budget, questions concernant les consommateurs dans le secteur des services financiers (Exercice 2005-06), **7:5**
- Budget, questions traitant des dons de charité (Exercice 2004-05), **1:9, 48**
- Budget, situation actuelle du régime financier canadien et international, (Exercice 2004-05), **1:9, 48**
- Budget, situation actuelle du régime financier canadien et international, (Exercice 2005-06), **7:5**
- Délibérations publiques, télédiffusion, **14:5**
- Élection du président, **1:4, 12**
- Élection du vice-président, **1:4, 12-13**
- Impression des délibérations, **1:4, 14**
- Ordres de référence, demande, **1:7-8**
- Personnel, autorisation à demeurer dans la salle, **1:6-7; 13:7; 14:4, 7; 15:4; 19:6**
- Plan de communications du comité, **14:7**
- Programme, examen, **1:6; 8:4**
- Projet de loi C-5, étude article par article, **4:6-7, 94-5, 97-8**
- Projet de loi C-29, étude article par article, **9:4-5, 13-15**
- Projet de loi C-55, étude article par article, **19:6-7, 86-7**
- Projet de loi C-55, Président fait rapport au Sénat, **19:87**
- Projet de loi C-259, étude article par article, **19:7-8, 116-17**
- Projet de loi C-259, rapport sans amendement, **19:8, 117-18**

Motions and decisions – *Cont'd*

Election of the Chair, **1:4**, 12
 Election of the Deputy Chair, **1:4**, 12–13
 Final report, presentation, **8:4**
 Holding of hearings, study on charitable giving, **2:5**
 Meeting, cancellation, **1:8**
 Meeting, invitation to David Brown to attend, **14:5**
 Meeting, invitation to Mark Audcent to attend, **14:5**
 Meetings, timetable, **2:5**
 Orders of reference, request, **1:7**–8
 Organization meeting, **1:4**–6, 12–17
 Printing of proceedings, **1:4**, 14
 Public proceedings, televising, **14:5**
 Report for charitable giving, postponement of report presentation, **8:4**, 62
 Staff permitted to remain, **1:6**–7; **13:7**; **14:4**, 7; **15:4**; **19:6**
 Witnesses, appearance, **2:6**
 Witnesses, appearance of David Dodge, **1:6**
 Witnesses, appearance of Irwin Cotler and officials from the Department of Justice Canada, **14:4**–5

Orders of reference

Emerging issues related to the mandate of the Committee
 Bill C-5, **4:3**
 Bill C-29, **9:3**
 Bill C-55, **19:3**
 Bill C-259, **19:3**
 Bill S-17, **2:3**
 Bill S-19, **5:3**; **15:3**
 Bill S-25, **12:3**

Points of order

Gifts of real estate, Senator Angus, **3:28**
 Hearing from witnesses, Senator Angus, **4:65**
 Hearing from witnesses, Senator Moore, **8:43**
 Intervention of sponsor of a bill, Senator Angus, **2:54**–5
 Productivity measurement, Senator Angus, **13:76**

Procedure

In camera meetings
 October 27, 2004, **1:6**
 November 3, 2004, **1:6**–8
 November 18, 2004, **1:10**, 49
 November 25, 2004, **2:5**–6, 57
 December 2, 2004, **3:6**, 74
 December 8, 2004, **4:5**
 December 9, 2004, **4:7**, 99
 December 13, 2004, **4:7**–8, 94
 February 17, 2005, **7:4**–5, 74
 May 19, 2005, **13:6**–7
 June 1, 2005, **14:4**
 June 2, 2005, **14:4**–6
 June 15, 2005, **14:7**
 June 29, 2005, **15:4**
 November 3, 2005, **19:4**, 51
 November 23, 2005, **19:6**, 87
 November 24, 2005, **19:6**–7
 Committee's mandate, **1:17**–18, 22, 43–4, 48; **2:8**, 35–6, 52, 54; **3:7**–8, 39–40, 49, 70, 73; **4:28**, 45, 62; **5:7**, 27, 30, 37, 43, 79; **6:5**, 10, 39, 57, 74–5; **7:6**, 28–9, 40–1; **8:5**, 42–3, 63; **9:6**; **10:6**, 42; **11:31**, 58, 61, 84–5; **12:8**, 13, 31, 40, 42–3, 48–50, 79; **13:58**–9, 102; **14:9**–10, 29, 41, 47, 68; **15:6**–8; **16:6**–7, 14–15, 27, 33, 43, 58; **17:7**–8, 33, 45, 55–6, 76, 81, 84; **18:5**–6, 23, 33–4; **19:12**–13, 21, 51, 87

Motions et décisions -- *Suite*

Projet de loi S-17, décision d'étudier, **1:10**
 Projet de loi S-17, étude article par article, **2:5**, 55–6
 Projet de loi S-19, décision d'étudier, **14:5**
 Projet de loi S-19, étude article par article, **15:3**–4, 22–4
 Projet de loi S-19, Président fait rapport au Sénat, **15:24**
 Projet de loi S-25, étude article par article, exemption, **12:4**–5, 49
 Projet de loi S-25, rapport sans amendement, **12:5**, 7, 49–50
 Projet de rapport, adoption, **1:4**; **4:5**, 7–8
 Projet de rapport, adoption et présentation, **14:7**
 Rapport final, présentation, **8:4**
 Rapport sur les dons de charité, report de la présentation du rapport, **8:4**, 62
 Réunion, annulation, **1:8**
 Réunion d'organisation, **1:4**–6, 12–17
 Réunion, invitation à David Brown, **14:5**
 Réunion, invitation à Mark Audcent, **14:5**
 Réunions, horaire, **2:5**
 Témoins, présence de David Dodge, **1:6**
 Témoins, présence devant le comité, **2:6**
 Témoins, présence d'Irwin Cotler et représentants du ministère de la Justice Canada, **14:4**–5
 Tenue d'audiences, questions traitant des dons de charité, **2:5**

Ordres de renvoi

Nouvelles questions concernant le mandat du comité
 Projet de loi C-5, **4:3**
 Projet de loi C-29, **9:3**
 Projet de loi C-55, **19:3**
 Projet de loi C-259, **19:3**
 Projet de loi S-17, **2:3**
 Projet de loi S-19, **5:3**; **15:3**
 Projet de loi S-25, **12:3**

Procédure

Déclaration de conflit d'intérêt, Sénateur Grafstein, **11:87**
 Déclaration de conflit d'intérêt, Sénateur Kelleher, **8:43**
 Déclaration d'intérêts personnels, Sénateur Angus, **16:4**, 14, 66; **19:6**, 86
 Déclaration d'intérêts personnels, Sénateur Goldstein, **16:54**
 Mandat du comité, **1:17**–18, 22, 43–4, 48; **2:8**, 35–6, 52, 54; **3:7**–8, 39–40, 49, 70, 73; **4:28**, 45, 62; **5:7**, 27, 30, 37, 43, 79; **6:5**, 10, 39, 57, 74–5; **7:6**, 28–9, 40–1; **8:5**, 42–3, 63; **9:6**; **10:6**, 42; **11:31**, 58, 61, 84–5; **12:8**, 13, 31, 40, 42–3, 48–50, 79; **13:58**–9, 102; **14:9**–10, 29, 41, 47, 68; **15:6**–8; **16:6**–7, 14–15, 27, 33, 43, 58; **17:7**–8, 33, 45, 55–6, 76, 81, 84; **18:5**–6, 23, 33–4; **19:12**–13, 21, 51, 87
 Organisation du comité, **1:48**–9; **2:20**, 35, 53–7; **3:14**–15, 17, 21–2, 24, 28, 34, 39, 63, 66, 74; **4:35**, 37–8, 45, 58, 62, 93–4; **5:7**, 14, 18, 21, 26–7, 32, 43–4, 56, 65, 78–9, 82; **6:15**, 22, 25, 57, 59, 77–8; **7:28**, 40, 60, 74; **8:23**, 42, 62–3, 77; **9:16**; **10:41**, 84; **11:52**, 61, 85, 103; **12:26**–8, 36–7, 43, 48, 50, 66–7, 81, 84; **13:12**, 43, 102, 113; **14:29**, 41, 81; **15:6**–15, 25; **16:29**, 42–3, 77, 84; **17:55**, 63, 97; **18:6**, 75; **19:51**, 65, 84, 116, 118
 Procès-verbaux, **1:4**–10; **2:4**–6; **3:4**–6; **4:4**–8; **5:4**–6; **6:3**–4; **7:3**–5; **8:3**–4; **9:4**–5; **10:3**–4; **11:3**–4; **12:4**–6; **13:4**–7; **14:4**–8; **15:3**–4; **16:3**–5; **17:4**–6; **18:3**–4; **19:4**–8

Quorum, article 89, sénateur Grafstein, **17:84**

Réunions à huis clos

27 octobre, 2004, **1:6**
 3 novembre, 2004, **1:6**–8
 18 novembre, 2004, **1:10**, 49

Procedure – Cont'd

Committee's organization, **1:48–9; 2:20, 35, 53–7; 3:14–15, 17, 21–2, 24, 28, 34, 39, 63, 66, 74; 4:35, 37–8, 45, 58, 62, 93–4; 5:7, 14, 18, 21, 26–7, 32, 43–4, 56, 65, 78–9, 82; 6:15, 22, 25, 57, 59, 77–8; 7:28, 40, 60, 74; 8:23, 42, 62–3, 77; 9:16; 10:41, 84; 11:52, 61, 85, 103; 12:26–8, 36–7, 43, 48, 50, 66–7, 81, 84; 13:12, 43, 102, 113; 14:29, 41, 81; 15:6–15, 25; 16:29, 42–3, 77, 84; 17:55, 63, 97; 18:6, 75; 19:51, 65, 84, 116, 118**
 Declaration of conflict of interest, Senator Grafstein, **11:87**
 Declaration of conflict of interest, Senator Kelleher, **8:43**
 Declaration of private interests, Senator Angus, **16:4, 14, 66; 19:6, 86**
 Declaration of private interests, Senator Goldstein, **16:54**
 Minutes of proceedings, **1:4–10; 2:4–6; 3:4–6; 4:4–8; 5:4–6; 6:3–4; 7:3–5; 8:3–4; 9:4–5; 10:3–4; 11:3–4; 12:4–6; 13:4–7; 14:4–8; 15:3–4; 16:3–5; 17:4–6; 18:3–4; 19:4–8**
 Quorum, rule 89, Senator Grafstein, **17:84**

Reports to Senate

First report, Expenses incurred during the Third Session of the Thirty-seventh Parliament, **1:11**
 Second report - Bill S-17, without amendment, **2:7**
 Third report - Bill C-5, without amendment but with observations, **4:9**
 Fourth report, interim, The Public Good and Private Funds: The Federal Tax Treatment of Charitable Giving by Individuals and Corporations, **4:9**
 Fifth report, Budget for a study on issues dealing with charitable giving in Canada (Fiscal year 2004-05), **4:10–13, 15**
 Sixth report, Budget for a study on the present state of the domestic and international financial system (Fiscal year 2004-05), **4:16–19, 21**
 Seventh report, Budget for a study on consumer issues arising in the financial services sector (Fiscal year 2004-05), **4:22–5, 27**
 Eighth report - Bill C-29, with amendment, **10:5**
 Ninth report, Budget for a study on consumer issues arising in the financial services sector (Fiscal year 2005-06), **11:5–8, 10**
 Tenth report, Budget for a study on demographics (Fiscal year 2005-06), **11:11–13, 15**
 Eleventh report, Budget for a study on the present state of the domestic and international financial system (Fiscal year 2005-06), **11:16–18, 20**
 Twelfth report, Budget for a study on interprovincial barriers to trade (Fiscal year 2005-06), **11:21–3, 25**
 Thirteenth report, Budget for a study on productivity (Fiscal year 2005-06), **11:26–8, 30**
 Fourteenth report - Bill S-25, without amendment but with observations, **12:7**
 Fifteenth report, Falling Behind: Answering the Wake-up Call - What Can Be Done to Improve Canada's Productivity Performance? **15:5**
 Sixteenth report - Bill S-19, with amendment, **15:5**
 Seventeenth report - Bill C-55, without amendment but with observations, **19:9–11**
 Eighteenth report - Bill C-259, without amendment, **19:11**

Procédure – Suite

Réunions à huis clos -- *Suite*
 25 novembre, 2004, **2:5–6, 57**
 2 décembre, 2004, **3:6, 74**
 8 décembre, 2004, **4:5**
 9 décembre, 2004, **4:7, 99**
 13 décembre, 2004, **4:7–8, 94**
 17 février, 2005, **7:4–5, 74**
 19 mai, 2005, **13:6–7**
 1er juin, 2005, **14:4**
 2 juin, 2005, **14:4–6**
 15 juin, 2005, **14:7**
 29 juin, 2005, **15:4**
 3 novembre, 2005, **19:4, 51**
 23 novembre, 2005, **19:6, 87**
 24 novembre, 2005, **19:6–7**

Rappels au règlement

Audition des témoins, sénateur Angus, **4:65**
 Audition des témoins, sénateur Moore, **8:43**
 Dons de biens fonciers, sénateur Angus, **3:28**
 Intervention du parrain du projet de loi, sénateur Angus, **2:54–5**
 Mesure de la productivité, sénateur Angus, **13:76**

Rapports au Sénat

Premier rapport, Dépenses encourues pendant la troisième session de la trente-septième législature, **1:11**
 Deuxième rapport - Projet de loi S-17, sans amendement, **2:7**
 Troisième rapport - Projet de loi C-5, sans amendement, mais avec des observations, **4:9**
 Quatrième rapport, intérimaire, Le bien public et les actifs privés : Le traitement fiscal fédéral des dons de bienfaisance des particuliers et des sociétés, **4:9**
 Cinquième rapport, Budget pour l'étude des questions traitant des dons de charité au Canada (Exercice 2004-05), **4:10–12, 14–15**
 Sixième rapport, Budget pour l'étude sur la situation actuelle du régime financier canadien et international (Exercice 2004-05), **4:16–18, 20–1**
 Septième rapport, Budget pour l'étude des questions concernant les consommateurs dans le secteur des services financiers (Exercice 2004-05), **4:22–4, 26–7**
 Huitième rapport - Projet de loi C-29, avec amendement, **10:5**
 Neuvième rapport, Budget pour l'étude des questions concernant les consommateurs dans le secteur des services financiers (Exercice 2005-06), **11:5–7, 9–10**
 Dixième rapport, Budget pour l'étude sur les changements démographiques (Exercice 2005-06), **11:11–12, 14–15**
 Onzième rapport, Budget pour l'étude de la situation actuelle du régime financier canadien et international (Exercice 2005-06), **11:16–17, 19–20**
 Douzième rapport, Budget pour une étude sur les obstacles au commerce interprovincial (Exercice 2005-06), **11:21–2, 24–5**
 Treizième rapport, Budget pour une étude sur la productivité (Exercice 2005-06), **11:26–7, 29–30**
 Quatorzième rapport - Projet de loi S-25, sans amendement, mais avec des observations, **12:7**
 Quinzième rapport, Il est temps d'agir pour rattraper notre retard : Comment améliorer la productivité au Canada?, **15:5**
 Seizième rapport - Projet de loi S-19, avec amendement, **15:5**
 Dix-septième rapport - Projet de loi C-55, sans amendement, mais avec des observations, **19:9–11**

Rapports au Sénat – Suite

Dix-huitième rapport - Projet de loi C-259, sans amendement,
19:11

SENATORS**Angus, Hon. David W., Deputy Chair of the Committee**

Act to amend the Criminal Code (criminal interest rate), **5:17–18**, 27, 69; **6:10**
Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:96–7**, 100, 110
Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **1:29–30**; **10:50**, 62, 74; **13:108**; **16:47**
Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:56–9**, 61, 64–6, 70
Act to implement an agreement, conventions and protocols between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:39**, 51, 56
Act to provide financial assistance to post-secondary education savings, **4:45**, 60, 71
Alternative financing, **5:27**, 61, 68, 72; **6:9**, 63; **7:50**; **10:9**; **11:82**; **12:78–9**; **16:56**; **18:64**, 67–8
Banking sector, **6:9**, 62–3; **7:50–1**; **10:9**, 33–4; **11:67**; **18:35**, 45–7, 58, 61; **19:60**
Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:45**, 60
Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:87**
Bill S-19, Act to amend the Criminal Code (criminal interest rate), **15:21**, 24
Bill S-25, An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:49–50**
Bills cited, **6:64**; **13:108**
Charitable organizations and foundations, **3:10**, 15–17, 28, 34, 36, 50–2, 62; **4:42**, 45
Cooperatives, **10:33–5**
Credit, **5:9**, 11, 15, 17, 27–8, 61; **6:9–11**, 63; **7:19–20**, 50–1; **10:9–11**, 14, 28; **12:79**; **15:19–20**; **18:65**
Criminal Code, **5:11**, 28, 61, 69; **13:109**
Currency, **2:33–4**; **11:33**, 50, 65; **13:71**
Demographics, **17:19–20**, 24, 31, 40–1, 43, 70–1
Economic crimes and security measures, **2:21–2**; **5:61**; **6:42–3**, 72; **10:63**; **12:76**; **13:108–9**, 112
Economics, domestic and international trading, **2:37**, 50; **11:33–4**; **13:72**; **18:26**
Economics, growth and development, **7:50**; **11:33**, 35, 50–2, 103; **12:58**; **13:18–20**, 23, 32, 43–6, 71, 76, 95, 99; **16:18**, 36, 39, 67, 82; **17:40–1**; **18:11**, 26; **19:98**
Economics, legal entities, **7:50**; **10:63**, 83; **11:50–2**; **12:76**, 72, 108, 112; **16:15**, 18, 28, 34, 36, 67, 76, 83; **19:21**, 85
Economics, markets and sectors, **2:50–1**; **10:33**, 50; **11:65**, 91, 102–3; **12:54**; **13:18**, 32, 44, 72, 111–12; **14:30**, 18, 36, 67, 98, 114–15

SÉNATEURS**Angus, honorable David W., vice-président du comité**

Accords fiscaux et traités du Canada, **2:37**, 49–51
Assurance en première ligne, **6:56**; **7:66–9**; **10:35**, 74–6, 83; **11:91–2**, 102; **12:10–13**, 54–5, 57–8; **19:19**, 21–4, 34, 37, 43–6
Autorités monétaires, **11:65**; **16:36**; **18:11**
Code criminel, **5:11**, 28, 61, 69; **13:109**
Comités permanents, **4:32**, 37; **11:65–7**; **18:26**, 35; **19:44**, 97
Coopératives, **10:33–5**
Crédit, **5:9**, 11, 15, 17, 27–8, 61; **6:9–11**, 63; **7:19–20**, 50–1; **10:9–11**, 14, 28; **12:79**; **15:19–20**; **18:65**
Crimes économiques et mesures de sécurité, **2:21–2**; **5:61**; **6:42–3**, 72; **10:63**; **12:76**; **13:108–9**, 112
Démographie, **17:19–20**, 24, 31, 40–1, 43, 70–1
Droits de la personne, **2:37**, 39
Économie, commerce canadien et international, **2:37**, 50; **11:33–4**; **13:72**; **18:26**
Économie, croissance et développement, **7:50**; **11:33**, 35, 50–2, 103; **12:58**; **13:18–20**, 23, 32, 43–6, 71, 76, 95, 99; **16:18**, 36, 39, 67, 82; **17:40–1**; **18:11**, 26; **19:98**
Économie, entités juridiques, **7:50**; **10:63**, 83; **11:50–2**; **12:76**; **13:20**, 72, 108, 112; **16:15**, 18, 28, 34, 36, 67, 76, 83; **19:21**, 85
Économie, marchés et secteurs d'activité, **2:50–1**; **10:33**, 50; **11:65**, 91, 102–3; **12:54**; **13:18**, 32, 44, 72, 111–12; **14:30**; **16:15**, 18, 36, 67; **19:60**, 96, 98, 114–15
Économie, politique publique, **2:50**; **3:10**, 15–17, 50; **4:42**, 45; **11:52**; **13:19–20**, 23, 43, 50, 99–100, 108; **16:15–19**, 28–9, 33, 36, 66–8, 76; **17:18**; **18:11–12**; **19:56–8**, 61, 97–8, 109–10
Emploi, **11:50**; **13:44**, 72, 99; **17:17–19**, 62, 71, 74, 76; **19:56–7**, 73
Enseignement postsecondaire, **4:47–8**, 60–1, 70–1, 76
Épargne pour études, **4:60**, 70–2
Études, rapports et autres médias, **1:48**; **3:16**; **4:32**; **7:66–7**; **10:33**; **11:59**; **12:75**; **14:9**, 29; **16:36**, 83; **17:31**, 40, 84; **18:11**, 58; **19:56**
Famille et société, **4:57**, 70; **17:65**
Financement non traditionnel, **5:27**, 61, 68, 72; **6:9**, 63; **7:51**; **10:9**; **11:82**; **12:78–9**; **16:56**; **18:64**, 67
Immobilier, **17:72**
Investissements, organismes de réglementation, **10:48–50**, 62; **11:102**; **12:75–7**; **14:9**, 33; **18:11**
Investissements, types, **3:16**; **6:32**; **10:48–50**, 62–4, 81; **12:13**, 78; **13:108**; **14:9–10**, 24–6, 28, 30, 35; **16:15**, 18, 33, 37, 65, 67, 76; **19:60–1**
Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **1:29–30**; **10:50**, 62, 74; **13:108**; **16:47**
Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:56–9**, 61, 64–6, 70

Angus, Hon. David W., Deputy Chair of the Committee*- Cont'd*

Economics, public policy, **2:50; 3:10**, 15–17, 50; **4:42**, 45; **11:52**; **13:19–20**, 23, 43, 50, 99–100, 108; **16:15–19**, 28–9, 33, 36, 66–8, 76; **17:18**; **18:11–12**; **19:56–8**, 61, 97–8, 109–10
Education savings plan, **4:60**, 70–2
Employment, **11:50**; **13:44**, 72, 99; **17:17–19**, 62, 71, 74, 76; **19:56–7**, 73
Family and society, **4:57**, 70; **17:65**
Financial sector, domestic, **1:29–30**; **5:11**; **6:57**, 72; **7:50–1**, 68–9; **10:33–4**, 48, 63, 74; **11:33**, 59, 65–7, 92–4, 102; **12:54–5**, 76; **13:108**; **14:9**; **18:11**, 49, 58, 66–7; **19:21**, 34, 46, 65, 73
Financial sector, international, **1:30**; **5:68–9**; **6:43**, 56–7; **7:66–9**; **10:9**, 63–4; **11:91–2**, 101; **12:57**, 78; **13:112**; **18:11**; **19:21**, 23–4, 44, 46
Financial sector, regulatory framework, assessment, **1:29–30**; **5:28**, 61, 69; **6:25**, 30, 44, 70, 73; **7:14–15**, 66–70; **10:48**, 63; **11:66**; **12:12–13**, 76, 78; **13:108**; **14:9**; **18:45–6**; **19:22**, 42, 60
Financial sector, regulatory framework, key players, **6:10–11**, 30–2, 43, 56; **10:74**, 76; **11:50**; **12:12**, 83; **13:20**, 48; **16:15–16**; **17:30**; **19:33–4**, 43–4, 98, 109
Fiscal agreements and Canadian treaties, **2:37**, 49–51
Government policies, **3:15–17**, 50; **4:45**; **11:33**; **13:99**; **17:30**, 41; **19:98**
Health care, **17:41**, 70
Human rights, **2:37**, 39
Industry standards, **7:67–9**; **11:59**; **14:20**; **18:45–7**; **19:34**, 43–5
Investments, regulatory authorities, **10:48–50**, 62; **11:102**; **12:75–7**; **14:9**, 33; **18:11**
Investments, types, **3:16**; **6:32**; **10:48–50**, 62–4, 81; **12:13**, 78; **13:108**; **14:9–10**, 24–6, 28, 30, 35; **16:15**, 18, 33, 37, 65, 67, 76; **19:60–1**
Laws and regulations, **3:10**; **7:14–15**; **10:63**; **12:50**; **13:112**; **16:18**; **19:56**, 60, 64
Monetary authority, **11:65**; **16:36**; **18:11**
Motions and decisions, Bill C-5, reporting to the Senate, **4:98**
Motions and decisions, Bill C-55, clause-by-clause consideration, **19:87**
Motions and decisions, Bill S-25, clause-by-clause consideration, dispensation, **12:49**
Motions and decisions, Budget, studies on productivity, demographics, interprovincial barriers to trade (Fiscal year 2005–06), **7:4–5**
Motions and decisions, Budget, study of legislation (Fiscal year 2005–06), **7:5**
Motions and decisions, Draft report, adoption, **1:4**
Motions and decisions, Election of the Chair, **1:4**, 12
Motions and decisions, Organization meeting, **1:12–14**, 16
Motions and decisions, Printing of proceedings, **1:4**, 14
Organizations and institutions - Accounting, **4:45**; **6:30**
Organizations and institutions - Banking and lending, **5:68**, 72; **6:63**; **10:9**, 33–5; **13:112**; **18:12**, 35, 66–7
Organizations and institutions - Business and economic development, **3:15**; **7:49**; **13:43**, 50, 99; **17:19**, 41, 43, 70, 73
Organizations and institutions - Communications, **10:63**
Organizations and institutions - Competition and consumer protection services, **6:62–3**; **7:14–16**

Angus, honorable David W., vice-président du comité -- Suite

Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:39**, 51, 56
Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:96–7**, 100, 110
Loi modifiant le Code criminel (taux d'intérêt criminel), **5:17–18**, 27, 69; **6:10**
Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:45**, 60, 71
Lois et règlements, **3:10**; **7:14–15**; **10:63**; **12:50**; **13:112**; **16:18**; **19:57**, 60, 64
Mesures curatives, **1:31**; **10:49**, 81; **12:11**, 54–5; **16:44**, 46–9, 53; **19:85**
Monnaie, **2:33–4**; **11:33**, 50, 65; **13:71**
Motions et décisions, Budget, étude des mesures législatives (Exercice 2005–06), **7:5**
Motions et décisions, Budget, études sur la productivité, les changements démographiques et les obstacles inter provinciaux au commerce (Exercice 2005–06), **7:4–5**
Motions et décisions, Élection du président, **1:4**, 12
Motions et décisions, Impression des délibérations, **1:4**, 14
Motions et décisions, Projet de loi C-5, rapport au Sénat, **4:98**
Motions et décisions, Projet de loi C-55, étude article par article, **19:87**
Motions et décisions, Projet de loi S-25, étude article par article, exemption, **12:49**
Motions et décisions, Projet de rapport, adoption, **1:4**
Motions et décisions, Réunion d'organisation, **1:12–14**, 16
Normes de l'industrie, **7:67–9**; **11:59**; **14:20**; **18:45–7**; **19:34**, 43–5
Organisations et institutions - Administration publique, **16:24**; **17:17**, 30
Organisations et institutions - Assurance, **7:68–9**; **10:75**, 83; **11:92**; **12:10–12**, 55–6; **19:23**, 37, 45
Organisations et institutions - Communications, **10:63**
Organisations et institutions - Comptabilité, **4:45**; **6:30**
Organisations et institutions - Concurrence et protection des consommateurs, **6:62–3**; **7:14–16**
Organisations et institutions - Crédit et services de paiement électronique, **10:9**, 28; **12:79**
Organisations et institutions - Développement commercial et économique, **3:15**; **7:49**; **13:43**, 50, 99; **17:19**, 41, 43, 70, 73
Organisations et institutions - Éducation et recherche, **13:43**, 45; **16:36**; **17:30**, 40–1, 76
Organisations et institutions - Finance et investissements, **1:30**; **10:9**, 48, 62–3; **12:75–6**, 82; **13:111–12**; **14:9**, 28; **16:28**, 33, 82; **19:21**, 44–5
Organisations et institutions - Industrie et commerce de détail, **13:73**; **17:17**; **19:70**, 98, 100–1, 115
Organisations et institutions - Justice, **1:30**; **6:56**; **10:63**; **12:78**; **13:112**; **15:14**; **19:21**, 86
Organisations et institutions - Opérations bancaires et de prêt, **5:68**, 72; **6:63**; **10:9**, 33–5; **13:112**; **18:12**, 35, 66–7
Organisations et institutions - Politique, **19:57**, 109
Organisations et institutions - Ressources naturelles et environnement, **4:28**, 36
Organisations et institutions - Santé, **3:51–2**
Organisations et institutions - Sécurité, **2:22**; **13:108–9**

Angus, Hon. David W., Deputy Chair of the Committee*- Cont'd*

Organizations and institutions - Credit and electronic payment services, **10:9**, 28; **12:79**
 Organizations and institutions - Education and research, **13:43**, 45; **16:36**; **17:30**, 40–1, 76
 Organizations and institutions - Finance and investments, **1:30**; **10:9**, 48, 62–3; **12:75**–6, 82; **13:111**–12; **14:9**, 28; **16:28**, 33, 82; **19:21**, 44–5
 Organizations and institutions - Health, **3:51**–2
 Organizations and institutions - Industry and retail trade, **13:73**; **17:17**; **19:70**, 98, 100–1, 115
 Organizations and institutions - Insurance, **7:68**–9; **10:75**, 83; **11:92**; **12:10**–12, 55–6; **19:23**, 37, 45
 Organizations and institutions - Justice, **1:30**; **6:56**; **10:63**; **12:78**; **13:112**; **15:14**; **19:21**, 86
 Organizations and institutions - Natural resources and environment, **4:28**, 36
 Organizations and institutions - Ombudsman services and arbitrators, **1:31**; **16:46**–7, 53–4
 Organizations and institutions - Politics, **19:57**, 109
 Organizations and institutions - Public administration, **16:24**; **17:17**, 30
 Organizations and institutions - Security, **2:22**; **13:108**–9
 Organizations and institutions - Statistics, **17:30**; **19:43**
 Payment clearing and settlement system, **18:35**, 45–9, 65
 Points of order, Gifts of real estate, **3:28**
 Points of order, Hearing from witnesses, **4:65**
 Points of order, Intervention of sponsor of a bill, **2:54**–5
 Points of order, Productivity measurement, **13:76**
 Post-secondary education, **4:47**–8, 60–1, 70–1, 76
 Primary insurance sector, **6:56**; **7:66**–9; **10:35**, 74–6, 83; **11:91**–2, 102; **12:10**–13, 54–5, 57–8; **19:19**, 21–4, 34, 37, 43–6
 Procedure, Committee's mandate, **1:48**; **4:28**, 45; **14:9**–10, 29; **16:14**–15; **19:21**
 Procedure, Committee's organization, **1:48**; **2:57**; **4:35**, 37–8, 45, 58, 62; **14:29**, 41; **15:10**–11; **16:43**
 Procedure, Declaration of private interests, **16:4**, 14, 66; **19:6**, 86
 Real estate, **17:72**
 Redress, **1:31**; **10:49**, 81; **12:11**, 54–5; **16:44**, 46–9, 53; **19:85**
 Reinsurance sector, **19:21**, 24, 30, 34–5, 43, 46
 Retirement and income plans, **4:48**, 72; **6:31**–2; **16:18**, 67
 Small and medium-sized enterprises, **7:48**, 50; **13:19**–20, 43, 50, 72, 99; **17:43**; **19:21**, 46
 Standing committees, **4:32**, 37; **11:65**–7; **18:26**, 35; **19:44**, 97
 Studies, reports, and other media, **1:48**; **3:16**; **4:32**; **7:66**–7; **10:33**; **11:59**; **12:75**; **14:9**, 29; **16:36**, 83; **17:31**, 40, 84; **18:11**, 58; **19:56**

Baker, Hon. George

Act to amend the Criminal Code (criminal interest rate), **15:12**–13, 15–16, 18
 Bill S-19, Act to amend the Criminal Code (criminal interest rate), **15:20**–1
 Credit, **15:18**
 Criminal Code, **15:13**, 15–16

Angus, honorable David W., vice-président du comité -- Suite

Organisations et institutions - Services de conciliation et arbitres, **1:31**; **16:46**–7, 53–4
 Organisations et institutions - Statistiques, **17:30**; **19:43**
 Organismes de bienfaisance et fondations, **3:10**, 15–17, 28, 34, 36, 50–2, 62; **4:42**, 45
 Petites et moyennes entreprises, **7:48**, 50; **13:19**–20, 43, 50, 72, 99; **17:43**; **19:21**, 46
 Politiques gouvernementales, **3:15**–17, 50; **4:45**; **11:33**; **13:99**; **17:30**, 41; **19:98**
 Procédure, Déclaration d'intérêts personnels, **16:4**, 14, 66; **19:6**, 86
 Procédure, Mandat du comité, **1:48**; **4:28**, 45; **14:9**–10, 29; **16:14**–15; **19:21**
 Procédure, Organisation du comité, **1:48**; **2:57**; **4:35**, 37–8, 45, 58, 62; **14:29**, 41; **15:10**–11; **16:43**
 Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:45**, 60
 Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:87**
 Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel), **15:21**, 24
 Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:49**–50
 Projets de loi cités, **6:64**; **13:108**
 Rappels au règlement, Audition des témoins, **4:65**
 Rappels au règlement, Dons de biens fonciers, **3:28**
 Rappels au règlement, Intervention du parrain du projet de loi, **2:54**–5
 Rappels au règlement, Mesure de la productivité, **13:76**
 Réassurance, **19:21**, 24, 30, 34–5, 43, 46
 Régimes de retraite et de revenus, **4:48**, 72; **6:31**–2; **16:18**, 67
 Secteur bancaire, **6:9**, 62–3; **7:50**–1; **10:9**, 33–4; **11:67**; **18:35**, 45–7, 58, 61; **19:60**
 Secteur financier, cadre de réglementation, acteurs clés, **6:10**–11, 30–2, 43, 56; **10:74**, 76; **11:50**; **12:12**, 83; **13:20**, 48; **16:15**–16; **17:30**; **19:33**–4, 43–4, 98, 109
 Secteur financier canadien, **1:30**; **5:11**; **6:57**, 72; **7:50**–1, 68–9; **10:33**–4, 48, 63, 74; **11:33**, 59, 65–7, 92–4, 102; **12:54**–5, 76; **13:108**; **14:9**; **18:11**, 49, 58, 66–7; **19:21**, 34, 46, 65, 73
 Secteur financier international, **1:30**; **5:68**–9; **6:43**, 56–7; **7:66**–9; **10:9**, 63–4; **11:91**–2, 101; **12:57**, 78; **13:112**; **18:11**; **19:21**, 23–4, 44, 46
 Secteur financier, structure de réglementation, évaluation, **1:29**–30; **5:28**, 61, 69; **6:25**, 30, 44, 70, 73; **7:14**–15, 66–70; **10:48**, 63; **11:66**; **12:12**–13, 76, 78; **13:108**; **14:9**; **18:45**–6; **19:22**, 42, 60
 Soins de santé, **17:41**, 70
 Système de compensation et de règlement des paiements, **18:35**, 45–9, 65

Baker, honorable George

Code criminel, **15:13**, 15–16
 Crédit, **15:18**
 Économie, politique publique, **15:13**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **15:12**–13, 15–16, 18
 Organisations et institutions - Éducation et recherche, **15:13**

Baker, Hon. George – *Cont'd*

Economics, public policy, **15:13**
 Organizations and institutions - Education and research, **15:13**
 Organizations and institutions - Justice, **15:15–16**
 Procedure, Committee's organization, **15:12–13, 15**

Banks, Hon. Tommy

Banking sector, **6:15**
 Economics, domestic and international trading, **2:28**
 Economics, growth and development, **2:28**
 Financial sector, domestic, **6:37**
 Financial sector, regulatory framework, key players, **2:28; 6:36**
 Government policies, **2:28**
 Investments, types, **6:36**

Biron, Hon. Michel

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:77**
 Credit, **19:77**
 Economics, growth and development, **11:56; 18:22**
 Economics, markets and sectors, **18:22**
 Education savings plan, **19:77–8**
 Financial sector, domestic, **11:56; 19:77**
 Financial sector, regulatory framework, key players, **18:22**
 Government policies, **11:56**
 Monetary authority, **11:56; 18:22**
 Motions and decisions, Election of the Deputy Chair, **1:12**
 Motions and decisions, Organization meeting, **1:12, 17**
 Retirement and income plans, **17:31; 19:77**

Callbeck, Hon. Catherine S.

Act to amend the Criminal Code (criminal interest rate), **5:47**
 Alternative financing, **5:71**
 Banking sector, **5:47–8**
 Credit, **5:47–8**
 Financial sector, domestic, **5:48**
 Organizations and institutions - Banking and lending, **5:47, 71**

Chaput, Hon. Maria

Charitable organizations and foundations, **3:19**
 Credit, **13:111**
 Economic crimes and security measures, **13:111**
 Economics, growth and development, **11:59**
 Economics, markets and sectors, **11:58–9**
 Economics, public policy, **11:50**
 Employment, **11:59**
 Financial sector, regulatory framework, key players, **11:50**
 Government policies, **11:50**
 Monetary authority, **11:50**
 Studies, reports, and other media, **3:19; 11:58**

Christensen, Hon. Ione Jean

Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:44**

Baker, honorable George -- *Suite*

Organisations et institutions - Justice, **15:15–16**
 Procédure, Organisation du comité, **15:12–13, 15**
 Projet de loi S-19 - Loi modifiant le Code criminel (taux d'intérêt criminel), **15:20–1**

Banks, honorable Tommy

Économie, commerce canadien et international, **2:28**
 Économie, croissance et développement, **2:28**
 Investissements, types, **6:36**
 Politiques gouvernementales, **2:28**
 Secteur bancaire, **6:15**
 Secteur financier, cadre de réglementation, acteurs clés, **2:28; 6:36**
 Secteur financier canadien, **6:37**

Biron, honorable Michel

Autorités monétaires, **11:56; 18:22**
 Crédit, **19:77**
 Économie, croissance et développement, **11:56; 18:22**
 Économie, marchés et secteurs d'activité, **18:22**
 Épargne pour études, **19:77–8**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:77**
 Motions et décisions, Élection du vice-président, **1:12**
 Motions et décisions, Réunion d'organisation, **1:12, 17**
 Politiques gouvernementales, **11:56**
 Régimes de retraite et de revenus, **17:31; 19:77**
 Secteur financier, cadre de réglementation, acteurs clés, **18:22**
 Secteur financier canadien, **11:56; 19:77**

Callbeck, honorable Catherine S.

Crédit, **5:47–8**
 Financement non traditionnel, **5:71**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:47**
 Organisations et institutions - Opérations bancaires et de prêt, **5:47, 71**
 Secteur bancaire, **5:47–8**
 Secteur financier canadien, **5:48**

Chaput, honorable Maria

Autorités monétaires, **11:50**
 Crédit, **13:111**
 Crimes économiques et mesures de sécurité, **13:111**
 Économie, croissance et développement, **11:59**
 Économie, marchés et secteurs d'activité, **11:58–9**
 Économie, politique publique, **11:50**
 Emploi, **11:59**
 Études, rapports et autres médias, **3:19; 11:58**
 Organismes de bienfaisance et fondations, **3:19**
 Politiques gouvernementales, **11:50**
 Secteur financier, cadre de réglementation, acteurs clés, **11:50**

Christensen, honorable Ione Jean

Accords fiscaux et traités du Canada, **2:44–5**

Christensen, Hon. Ione Jean – *Cont'd*

Fiscal agreements and Canadian treaties, **2:44–5**
 Organizations and institutions - International relations and immigration, **2:45**

Cordy, Hon. Jane

Act to provide financial assistance for post-secondary education savings, **4:55**
 Family and society, **4:54**
 Organizations and institutions - Health, **4:55**
 Post-secondary education, **4:54–5**

Cowan, Hon. James

Economics, public policy, **19:110**
 Employment, **19:111**
 Small and medium-sized enterprises, **19:110–11**

Day, Hon. Joseph A.

Act to amend the Patent Act, **9:9–10, 15**
 Bill C-29, Act to amend the Patent Act, **9:13–15**
 Bills cited, **9:9–10, 13–15**
 Laws and regulations, **9:9–10, 14**
 Motions and decisions, Bill C-29, reporting to the Senate, **9:4–5, 13–15**
 Patents, **9:10**

Di Nino, Hon. Consiglio

Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:91**
 Bill C-259, Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:117**
 Economics, domestic and international trading, **19:92**
 Economics, growth and development, **19:92, 104, 114–15**
 Economics, markets and sectors, **19:91–2, 100–1, 104, 115**
 Economics, public policy, **19:91–2, 101, 104–5, 115**
 Employment, **19:100, 114**
 Financial sector, regulatory framework, key players, **19:104**
 Organizations and institutions - Industry and retail trade, **19:91**
 Small and medium-sized enterprises, **19:101, 115**

Fitzpatrick, Hon. D. Ross

Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:94–5**
 Act to amend the Patent Act, **9:14**
 Alternative financing, **1:38; 5:16, 75; 8:13**
 Banking sector, **1:38–9; 7:52, 60**
 Bill C-29, Act to amend the Patent Act, **9:14**
 Bills cited, **9:14**
 Charitable organizations and foundations, **4:34–5**
 Credit, **1:38; 5:15–16, 48–9, 75–6; 7:52, 60; 10:26–7**
 Currency, **2:12–13**
 Demographics, **17:23**
 Economic crimes and security measures, **14:63**
 Economics, domestic and international trading, **2:12, 30**

Christensen, honorable Ione Jean -- *Suite*

Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:44**
 Organisations and institutions - Relations internationales et immigration, **2:45**

Cordy, honorable Jane

Enseignement postsecondaire, **4:54–5**
 Famille et société, **4:54**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:55**
 Organisations et institutions - Santé, **4:55**

Cowan, honorable James

Économie, politique public, **19:110**
 Emploi, **19:111**
 Petites et moyennes entreprises, **19:110–11**

Day, honorable Joseph A.

Brevets, **9:10**
 Loi modifiant la Loi sur les brevets, **9:9–10, 15**
 Lois et règlements, **9:9–10, 14**
 Motions et décisions, Projet de loi C-29, rapport au Sénat, **9:4–5, 13–15**
 Projet de loi C-29, Loi modifiant la Loi sur les brevets, **9:13–15**
 Projets de loi cités, **9:9–10, 13–14**

Di Nino, honorable Consiglio

Économie, commerce canadien et international, **19:92**
 Économie, croissance et développement, **19:92, 104, 114–15**
 Économie, marchés et secteurs d'activité, **19:91–2, 100–1, 104, 115**
 Économie, politique publique, **19:91–2, 101, 104–5, 115**
 Emploi, **19:100, 114**
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:91**
 Organisations et institutions - Industrie et commerce de détail, **19:91**
 Petits et moyennes entreprises, **19:101, 115**
 Projet de loi C-259, Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:117**
 Secteur financier, cadre de réglementation, acteurs clés, **19:104**

Fitzpatrick, honorable D. Ross

Assurance en première ligne, **7:52; 19:19, 31–3**
 Crédit, **1:38; 5:15–16, 48–9, 75–6; 7:52, 60; 10:26–7**
 Crimes économiques et mesures de sécurité, **14:63**
 Démographie, **17:23**
 Économie, commerce canadien et international, **2:12, 30**
 Économie, croissance et développement, **2:12–13, 30; 7:51–2, 54; 17:21, 23; 19:94**
 Économie, marchés et secteurs d'activité, **14:63–4**
 Économie, politique publique, **4:35; 19:94**
 Emploi, **7:52; 17:21–3**
 Études, rapports et autres médias, **5:75**
 Financement non traditionnel, **1:38; 5:16, 75; 8:13**
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:94–5**

Fitzpatrick, Hon. D. Ross – *Cont'd*

Economics, growth and development, 2:12–13, 30; 7:51–2, 54; 17:21, 23; 19:94
 Economics, markets and sectors, 14:63–4
 Economics, public policy, 4:35; 19:94
 Employment, 7:52; 17:21–3
 Financial sector, domestic, 7:52–3, 60
 Financial sector, regulatory framework, assessment, 8:8, 13; 10:52–3
 Financial sector, regulatory framework, key players, 1:39
 Government policies, 17:21
 Health care, 17:22
 Industry standards, 8:9; 14:63–4
 Motions and decisions, Bill C-29, reporting to the Senate, 9:14
 Nature and environment, 4:33–5
 Organizations and institutions - Finance and investments, 10:52; 14:63–4
 Organizations and institutions - Industry and retail trade, 14:63
 Organizations and institutions - Ombudsman services and arbitrators, 8:8, 13, 29–30
 Primary insurance sector, 7:52; 19:19, 31–3
 Redress, 8:8–9, 13, 29–30
 Reinsurance sector, 19:19, 31–2
 Small and medium-sized enterprises, 7:51–2, 54, 60
 Studies, reports and other media, 5:75

Forrestall, Hon. Michael

Family and society, 4:57
 Post-secondary education, 4:57

Goldstein, Hon. Yoine

Act to amend the Excise Tax Act (elimination of excise tax on jewellery), 19:96
 Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, 19:69–70, 82, 84–5
 Alternative financing, 18:56
 Banking sector, 16:56; 18:56; 19:83
 Credit, 16:56; 18:18, 28; 19:74, 83
 Demographics, 17:24, 29, 92
 Economics, domestic and international trading, 19:95–6, 106, 115–16
 Economics, growth and development, 16:75; 17:29; 18:18, 28
 Economics, markets and sectors, 18:28; 19:95, 105–6, 116
 Economics, public policy, 16:75; 19:95–6, 105–6, 111, 115–16
 Employment, 17:92; 19:74
 Family and society, 17:29, 69
 Financial sector, domestic, 19:69, 83
 Financial sector, regulatory framework, key players, 18:28
 Government policies, 17:29; 19:83
 Health care, 17:29
 Investments, types, 16:75
 Laws and regulations, 19:96
 Monetary authority, 18:18, 28
 Organizations and institutions - Cooperatives and helping organizations, 18:58

Fitzpatrick, honorable D. Ross -- *Suite*

Loi modifiant la Loi sur les brevets, 9:14
 Mesures curatives, 8:8–9, 13, 29–30
 Monnaie, 2:12–13
 Motions et décisions, Projet de loi C-29, rapport au Sénat, 9:14
 Nature et l'environnement, 4:33–5
 Normes de l'industrie, 8:9; 14:63–4
 Organisations et institutions - Finance et investissements, 10:52; 14:63–4
 Organisations et institutions - Industrie et commerce de détail, 14:63
 Organisations et institutions - Services de conciliation et arbitres, 8:8, 13, 29–30
 Organismes de bienfaisance et fondations, 4:34–5
 Petites et moyennes entreprises, 7:51–2, 54, 60
 Politiques gouvernementales, 17:21
 Projet de loi C-29, Loi modifiant la Loi sur les brevets, 9:14
 Projets de loi cités, 9:14
 Réassurance, 19:19, 31–2
 Secteur bancaire, 1:38–9; 7:52, 60
 Secteur financier, cadre de réglementation, acteurs clés, 1:39
 Secteur financier canadien, 7:52–3, 60
 Secteur financier, structure de réglementation, évaluation, 8:8, 13; 10:52–3
 Soins de santé, 17:22

Forrestall, honorable Michael

Enseignement postsecondaire, 4:57
 Famille et société, 4:57

Goldstein, honorable Yoine

Autorités monétaires, 18:18, 28
 Crédit, 16:56; 18:18, 28; 19:74, 83
 Démographie, 17:24, 29, 92
 Économie, commerce canadien et international, 19:95–6, 106, 115–16
 Économie, croissance et développement, 16:75; 17:29; 18:18, 28
 Économie, marchés et secteurs d'activité, 18:28; 19:95, 105–6, 116
 Économie, politique publique, 16:75; 19:95–6, 105–6, 111, 115–16
 Emploi, 17:92; 19:74
 Enseignement postsecondaire, 19:69
 Études, rapports et autres médias, 17:69; 18:56
 Famille et société, 17:29, 69
 Financement non traditionnel, 18:56
 Investissements, types, 16:75
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, 19:69–70, 82, 84–5
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), 19:96
 Lois et règlements, 19:96
 Mesures curatives, 16:54; 18:57; 19:74
 Organisations et institutions - Coopératives et organismes d'aide, 18:58
 Organisations et institutions - Éducation et recherche, 17:29

Goldstein, Hon. Yoine – *Cont'd*

Organizations and institutions - Education and research, **17:29**
 Organizations and institutions - Industry and retail trade, **19:69–70**
 Organizations and institutions - Ombudsman services and arbitrators, **16:54**
 Organizations and institutions - Politics, **19:84**
 Organizations and institutions - Work and retirement, **17:29**
 Payment clearing and settlement system, **18:56–7**
 Post-secondary education, **19:69**
 Procedure, Committee's organization, **17:97**
 Procedure, Declaration of private interests, **16:54**
 Redress, **16:54; 18:57; 19:74**
 Retirement and income plans, **17:29, 92**
 Small and medium-sized enterprises, **16:54; 19:111, 116**
 Studies, reports and other media, **17:69; 18:56**

Grafstein, Hon. Jerahmiel, Chair of the Committee

Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:46, 48, 50**
 Act to amend the Criminal Code (criminal interest rate), **5:17–20, 32, 45, 53, 64; 11:42; 15:6–7, 12–13**
 Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:90–1, 93, 95, 100, 102, 104**
 Act to amend the Patent Act, **9:6, 14–15**
 Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **1:18**
 Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:51, 63–7, 70–1, 76**
 Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:36, 55**
 Act to provide financial assistance for post-secondary education savings, **4:62, 78–9, 94–6**
 Alternative financing, **1:45–6; 5:19–20, 29, 32–3, 42, 53–4, 70, 75–6; 6:9; 7:36, 39; 11:43, 82; 12:78; 16:56; 18:32, 34, 42, 61–2, 64, 72–4**
 Bank Act, **8:60; 12:47**
 Banking sector, **1:45–6; 5:47, 52, 54–5, 60; 7:38–9; 8:22, 38; 11:43, 72, 74, 79, 84; 13:57; 16:25, 37, 56; 18:57, 62**
 Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:97–8**
 Bill C-29, Act to amend the Patent Act, **9:13–15**
 Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:66–7, 86–7**
 Bill C-259, Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:116–18**
 Bill S-17, Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:55–6**

Goldstein, honorable Yoine -- *Suite*

Organisations et institutions - Industrie et commerce de détail, **19:69–70**
 Organisations et institutions - Politique, **19:84**
 Organisations et institutions - Services de conciliation et arbitres, **16:54**
 Organisations et institutions - Travail et retraite, **17:29**
 Petites et moyennes entreprises, **16:54; 19:111, 116**
 Politiques gouvernementales, **17:29; 19:83**
 Procédure, Déclaration d'intérêts personnels, **16:54**
 Procédure, Organisation du comité, **17:97**
 Régimes de retraite et de revenus, **17:29, 92**
 Secteur bancaire, **16:56; 18:56; 19:83**
 Secteur financier, cadre de réglementation, acteurs clés, **18:28**
 Secteur financier canadien, **19:69, 83**
 Soins de santé, **17:29**
 Système de compensation et de règlement des paiements, **18:56–7**

Grafstein, honorable Jerahmiel, président du comité

Accords fiscaux et traités du Canada, **2:42–4, 50–1**
 Assurance en première ligne, **6:74; 7:72; 8:20–1, 60–1, 74–5; 10:35, 76; 11:97, 101–2; 12:13, 23–4, 59–60, 65–6; 19:13, 22, 37–8, 49–50**
 Autorités monétaires, **1:32; 2:8, 29, 35; 6:54; 11:31, 56; 13:100; 16:33; 18:5, 23–4**
 Brevets, **9:12**
 Code criminel, **5:30, 33, 53, 60, 64–5; 12:40; 13:108–10; 14:48, 50, 67, 79; 15:7, 10, 12–13, 15–16**
 Comités permanents, **2:53; 11:71; 15:16; 19:67**
 Commissions d'enquête parlementaires, **1:18**
 Coopératives, **10:35, 38, 41; 11:84**
 Crédit, **5:7, 16, 20, 43, 47, 54–5, 58, 60, 64–5; 6:22; 7:28, 39–40, 60; 8:38–40; 10:6, 11, 14–15, 17, 24, 30, 38, 40; 11:43, 76, 79, 84; 12:78; 15:7, 12, 15, 17; 18:61–2, 73**
 Crimes économiques et mesures de sécurité, **5:20; 6:46, 73; 13:108–9, 112–13; 14:46, 48, 55, 60–1, 67–8, 72, 74–5, 79–80; 15:15**
 Démographie, **17:7–8, 19–21, 25–6, 32, 41–2, 53, 56, 68, 71–2, 77**
 Droits de la personne, **2:47**
 Économie, commerce canadien et international, **2:52; 11:49, 102; 12:43; 13:87; 18:6, 24, 32–4; 19:13, 100, 107, 112**
 Économie, croissance et développement, **1:18; 2:8, 12–13, 35, 52; 6:75–6; 11:48–9, 56–8, 60–1, 72, 84, 102; 12:43; 13:8–9, 26, 33–4, 40, 49, 51, 57–9, 83–5, 89, 99, 102; 14:68, 78; 16:6–7, 15, 26–8, 33–5, 37, 42, 60, 68–9, 82–4; 17:7, 19, 23, 25, 33, 51, 72, 96; 18:5–6, 23–4, 32–4; 19:12–13, 100, 109, 116**
 Économie, entités juridiques, **10:76–7; 12:42, 65; 13:56–7, 109; 14:59, 80; 16:6, 26–8, 35, 37, 42–3, 68–9, 71, 83; 18:14**
 Économie, marchés et secteurs d'activité, **2:29; 6:54, 75; 10:34; 11:45, 49; 12:31, 40, 42; 13:14, 33, 55–6, 59, 83, 85, 88, 99; 16:35, 42–3, 84; 19:100, 106**
 Économie, politique publique, **3:54, 57, 72–3; 11:37, 61; 12:70, 83; 13:8, 55–7, 59, 81, 99, 102; 15:13–14; 16:6–7, 17, 21, 26, 35, 37–8, 43, 58, 62, 68, 71–2, 75–6; 17:32, 48, 50–1, 55, 72, 81, 96; 18:6, 23, 32; 19:76, 97, 99, 102, 106, 109, 111–14**
 Emploi, **13:67, 89; 16:28, 71–2; 17:22–3, 25–6, 42, 51, 55–6, 73, 76, 79, 93, 96; 19:64–5, 114**

Grafstein, Hon. Jerahmiel, Chair of the Committee – *Cont'd*

Bill S-19, Act to amend the Criminal Code (criminal interest rate), **5:7; 15:6**, 20–4
 Bill S-25, An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:49–50**
 Bills cited, **9:11**, 13–15; **12:45**; **18:66**
 Charitable organizations and foundations, **3:19**, 23, 29, 38–9, 55, 57, 60–2, 71–3
 Commissions of inquiry, **1:18**
 Cooperatives, **10:35**, 38, 41; **11:84**
 Credit, **5:7**, 16, 20, 43, 47, 54–5, 58, 60, 64–5; **6:22**; **7:28**, 39–40, 60; **8:38–40**; **10:6**, 11, 14–15, 17, 24, 30, 38, 40; **11:43**, 76, 79, 84; **12:78**; **15:7**, 12, 15, 17; **18:61–2**, 73
 Criminal Code, **5:30**, 33, 53, 60, 64–5; **12:40**; **13:108–10**; **14:48**, 50, 67, 79; **15:7**, 10, 12–13, 15–16
 Currency, **2:8**, 29; **13:84**
 Demographics, **17:7–8**, 19–21, 25–6, 32, 41–2, 53, 55–6, 68, 71–2, 77
 Economic crimes and security measures, **5:20**; **6:46**, 73; **13:108–9**, 112–13; **14:46**, 48, 55, 60–1, 67–8, 72, 74–5, 79–80; **15:15**
 Economics, domestic and international trading, **2:52**; **11:49**, 102; **12:43**; **13:87**; **18:6**, 24, 32–4; **19:13**, 100, 107, 112
 Economics, growth and development, **1:18**; **2:8**, 12–13, 35, 52; **6:75–6**; **11:48–9**, 56–8, 60–1, 72, 84, 102; **12:43**; **13:8–9**, 26, 33–4, 40, 49, 51, 57–9, 83–5, 89, 99, 102; **14:68**, 78; **16:6–7**, 15, 26–8, 33–5, 37, 42, 60, 68–9, 82–4; **17:7**, 19, 23, 25, 33, 51, 72, 96; **18:5–6**, 23–4, 32–4; **19:12–13**, 100, 109, 116
 Economics, legal entities, **10:76–7**; **12:42**, 65; **13:56–7**, 109; **14:59**, 80; **16:6**, 26–8, 35, 37, 42–3, 68–9, 71, 83; **18:14**
 Economics, markets and sectors, **2:29**; **6:54**, 75; **10:34**; **11:45**, 49; **12:31**, 40, 42; **13:14**, 33, 55–6, 59, 83, 85, 88, 99; **16:35**, 42–3, 84; **19:100**, 106
 Economics, public policy, **3:54**, 57, 72–3; **11:37**, 61; **12:70**, 83; **13:8**, 55–7, 59, 81, 99, 102; **15:13–14**; **16:6–7**, 17, 21, 26, 35, 37–8, 43, 58, 62, 68, 71–2, 75–6; **17:32**, 48, 50–1, 55, 72, 81, 96; **18:6**, 23, 32; **19:76**, 97, 99, 102, 106, 109, 111–14
 Education savings plan, **4:79**
 Employment, **13:67**, 89; **16:28**, 71–2; **17:22–3**, 25–6, 42, 51, 55–6, 73, 76, 79, 93, 96; **19:64–5**, 114
 Family and society, **17:29**, 44, 47–50, 65, 77, 92
 Financial sector, competition and privacy protection, **1:43–4**; **5:42**; **7:13**, 16, 22–3, 28; **8:20**; **14:80**
 Financial sector, domestic, **1:34**; **2:23**; **5:43**, 47, 54, 68; **6:24**, 51, 54, 73–6; **7:32**, 51, 60, 68–9; **8:71**; **10:41**, 61, 66, 76–7; **11:55**, 59, 78, 84, 93, 97, 101–3; **12:14**, 25, 31, 42, 47–8, 53, 65; **13:57**; **14:57**, 59; **18:65**, 72–4; **19:13**, 34, 37, 71
 Financial sector, international, **1:32**; **5:43**, 52, 54, 64–5, 70, 76; **6:39**, 73; **7:23**, 48; **10:17**, 51, 63, 66–7; **11:60**, 101–3; **12:40–1**, 83; **13:109**; **14:62**; **16:48**; **18:29**; **19:37**
 Financial sector, regulatory framework, assessment, **1:32**, 43, 46; **6:24–5**, 34, 38, 46–7, 55–7, 66, 69–70, 73, 75–6; **7:13**, 22–3, 27–8, 69–70, 73–4; **8:23**, 59, 77; **10:51**, 53, 59, 62, 64, 66–7, 80, 82–3; **11:43**, 60, 84–5, 101–2; **12:13–15**, 23, 25, 28, 37–43, 77, 82–3; **13:109–10**; **14:41**, 45, 53, 58, 61, 65, 68, 79; **15:12**, 14; **18:59**, 66, 73; **19:24–5**, 50, 112–13
 Financial sector, regulatory framework, key players, **1:18**, 40, 46; **2:30**; **6:9**, 24, 31, 39, 54, 76; **7:73–4**; **8:5**; **11:43**, 45; **12:13**, 70, 83; **13:84**; **15:12**; **16:15**, 28; **17:32**; **19:16**, 26, 29, 37–8, 42–3, 47–8, 50, 102
 Fiscal agreements and Canadian treaties, **2:42–4**, 50–1

Grafstein, honorable Jerahmiel, président du comité -- *Suite*

Enseignement postsecondaire, **4:79**, 94, 96; **17:65**
 Épargne pour études, **4:79**
 Études, rapports et autres médias, **3:63**; **4:94**; **5:45**, 75; **6:54**, 69; **7:32**, 39–40; **8:58**; **10:40–1**; **11:45**, 59, 102; **12:39**, 70, 73; **13:102**; **16:33**, 52; **17:7**, 11, 19, 55, 84; **18:6**, 23, 33, 42, 61, 72; **19:12–13**, 41–2, 93, 111
 Famille et société, **17:29**, 44, 47–50, 65, 77, 92
 Financement non traditionnel, **1:45–6**; **5:19–20**, 29, 32–3, 42, 53–4, 70, 75–6; **6:9**; **7:36**, 39; **11:43**, 82; **12:78**; **16:56**; **18:32**, 34, 42, 61–2, 64, 72–4
 Immobilier, **17:71–2**, 92
 Investissements, organismes de réglementation, **10:52**, 61, 64, 66–7, 80, 82–3; **11:60**; **12:37**, 40, 77, 83; **14:41**, 46–8, 50, 60, 67–8, 75, 78–9; **15:12–13**, 15
 Investissements, types, **2:29**; **6:54**; **7:60**; **10:64**, 81; **11:60**; **12:38–40**, 42, 47–8; **14:59**, 68; **16:21**, 34–5, 37, 71–2, 77, 83; **17:79**; **18:33**
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **1:18**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:51**, 63–7, 70–1, 76
 Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:36**, 55
 Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:46**, 48, 50
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:90–1**, 93, 95, 100, 102, 104
 Loi modifiant la Loi sur les brevets, **9:6**, 14–15
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:17–20**, 32, 45, 53, 64; **11:42**; **15:6–7**, 12–13
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:62**, 78–9, 94–6
 Loi sur les banques, **8:60**; **12:47**
 Lois et règlements, **3:15**; **4:94**; **6:70**, 73, 76; **7:6**, 15; **8:41**, 52, 71; **9:14–15**; **10:24**, 51, 66; **12:40**, 47–8, 50; **14:59**; **15:13**; **19:63**
 Mesures curatives, **1:31**; **5:28**, 30; **8:21–2**, 24, 37–8, 40–2, 45, 50, 56–62, 71, 75–7; **10:81**; **11:71**, 101; **12:40**, 56, 68; **14:41**, 49–50, 61, 67, 74, 79–80; **15:16**; **16:48–9**, 52, 57; **18:69**
 Monnaie, **2:8**, 29; **13:84**
 Motions et décisions, Élection du vice-président, **1:12–13**
 Motions et décisions, Projet de loi C-5, rapport au Sénat, **4:94–5**, 97–8
 Motions et décisions, Projet de loi C-29, rapport au Sénat, **9:13–15**
 Motions et décisions, Projet de loi C-55, rapport au Sénat, **19:86–7**
 Motions et décisions, Projet de loi C-259, rapport au Sénat, **19:117–18**
 Motions et décisions, Projet de loi S-17, étude article par article, **2:55–6**
 Motions et décisions, Projet de loi S-19, étude article par article, **15:22–4**

Grafstein, Hon. Jerahmiel, Chair of the Committee – Cont'd

Government policies, 3:19, 57, 63, 71; 11:49, 56; 12:83; 13:56, 81; 16:21, 37, 68; 17:25, 32, 51, 91; 18:22
 Health care, 4:90; 17:49
 Human rights, 2:47
 Industry standards, 7:69; 11:59; 14:48, 65; 19:13, 37, 42–3, 50
 Investments, regulatory authorities, 10:52, 61, 64, 66–7, 80, 82–3; 11:60; 12:37, 40, 77, 83; 14:41, 46–8, 50, 60, 67–8, 75, 78–9; 15:12–13, 15
 Investments, types, 2:29; 6:54; 7:60; 10:64, 81; 11:60; 12:38–40, 42, 47–8; 14:59, 68; 16:21, 34–5, 37, 71–2, 77, 83; 17:79; 18:33
 Laws and regulations, 3:15; 4:94; 6:70, 73, 76; 7:6, 15; 8:41, 52, 71; 9:14–15; 10:24, 51, 66; 12:40, 47–8, 50; 14:59; 15:13; 19:63
 Meetings and speeches, 6:49; 17:7, 56
 Monetary authority, 1:32; 2:8, 29, 35; 6:54; 11:31, 56; 13:100; 16:33; 18:5; 1823–24
 Motions and decisions, Bill C-5, reporting to the Senate, 4:94–5, 97–8
 Motions and decisions, Bill C-29, reporting to the Senate, 9:13–15
 Motions and decisions, Bill C-55, reporting to the Senate, 19:86–7
 Motions and decisions, Bill C-259, reporting to the Senate, 19:117–18
 Motions and decisions, Bill S-17, clause-by-clause consideration, 2:55–6
 Motions and decisions, Bill S-19, clause-by-clause consideration, 15:22–4
 Motions and decisions, Bill S-19, reporting to the Senate, 15:24
 Motions and decisions, Bill S-25, clause-by-clause consideration, dispensation, 12:49
 Motions and decisions, Bill S-25, reporting to the Senate, 12:49–50
 Motions and decisions, Election of the Deputy Chair, 1:12–13
 Motions and decisions, Organization meeting, 1:12–17
 Motions and decisions, Report for charitable giving, postponement of report presentation, 8:62
 Organizations and institutions - Banking and lending, 5:64, 68, 74; 7:7; 8:14; 10:34, 38, 40–1; 11:62, 84; 12:78; 13:100; 16:33, 68; 18:5, 23, 29, 73
 Organizations and institutions - Business and economic development, 1:32; 11:49, 60, 84; 13:33; 14:62, 78; 17:7, 56
 Organizations and institutions - Communication, 12:42
 Organizations and institutions - Competition and consumer protection services, 1:43; 6:66, 69–70, 73–6; 7:15–16, 22–3, 27–9; 16:57
 Organizations and institutions - Cooperatives and helping organizations, 3:60, 62
 Organizations and institutions - Credit and electronic payment services, 10:14, 30
 Organizations and institutions - Education and research, 3:38; 13:99; 17:22, 76; 18:72
 Organizations and institutions - Entertainment, 12:42
 Organizations and institutions - Finance and investments, 10:62, 66; 12:40, 42; 13:81; 14:41, 45–7, 49–50, 55, 68, 78
 Organizations and institutions - Industry and retail trade, 8:21–2, 60, 76; 12:42, 77, 83; 14:55; 19:70

Grafstein, honorable Jerahmiel, président du comité -- Suite

Motions et décisions, Projet de loi S-19, rapport au Sénat, 15:24
 Motions et décisions, Projet de loi S-25, étude article par article, exemption, 12:49
 Motions et décisions, Projet de loi S-25, rapport au Sénat, 12:49–50
 Motions et décisions, Rapport sur les dons de charité, report de la présentation du rapport, 8:62
 Motions et décisions, Réunion d'organisation, 1:12–17
 Normes de l'industrie, 7:69; 11:59; 14:48, 65; 19:13, 37, 42–3, 50
 Organisations et institutions - Administration publique, 17:25, 32
 Organisations et institutions - Associations religieuses, 3:71–2; 12:46
 Organisations et institutions - Assurance, 7:63; 10:83; 12:16, 24–5, 51, 60; 19:26, 37, 39, 42, 48
 Organisations et institutions - Communications, 12:42
 Organisations et institutions - Concurrence et protection des consommateurs, 1:43; 6:66, 69–70, 73–6; 7:15–16, 22–3, 27–9; 16:57
 Organisations et institutions - Coopératives et organismes d'aide, 3:60, 62
 Organisations et institutions - Crédit et services de paiement électronique, 10:14, 30
 Organisations et institutions - Développement commercial et économique, 1:32; 11:49, 60, 84; 13:33; 14:62, 78; 17:7, 56
 Organisations et institutions - Divertissement, 12:42
 Organisations et institutions - Éducation et recherche, 3:38; 13:99; 17:22, 76; 18:72
 Organisations et institutions - Finance et investissements, 10:62, 66; 12:40, 42; 13:81; 14:41, 45–7, 49–50, 55, 68, 78
 Organisations et institutions - Industrie et commerce de détail, 8:21–2, 60, 76; 12:42, 77, 83; 14:55; 19:70
 Organisations et institutions - Justice, 5:32–3, 54, 64; 12:40; 14:67; 15:14–15; 18:66, 70
 Organisations et institutions - Opérations bancaires et de prêt, 5:64, 68, 74; 7:7; 8:14; 10:34, 38, 40–1; 11:62, 84; 12:78; 13:100; 16:33, 68; 18:5, 23, 29, 73
 Organisations et institutions - Politique, 4:94; 19:63, 104
 Organisations et institutions - Relations internationales et immigration, 2:43
 Organisations et institutions - Sécurité, 2:47; 6:45–6; 12:40–1, 43, 77, 83; 13:102, 108, 111; 14:48, 61, 67, 69, 75, 78–9
 Organisations et institutions - Services de conciliation et arbitres, 8:17, 20–2, 37–42, 45, 52, 58–62, 71, 75–7; 16:52, 57
 Organisations et institutions - Statistiques, 3:62; 13:26, 34, 59, 64, 89; 17:32, 41; 19:35, 42, 48
 Organisations et institutions - Technologies de l'information, 3:57; 13:56
 Organismes de bienfaisance et fondations, 3:19, 23, 29, 38–9, 55, 57, 60–2, 71–3
 Petites et moyennes entreprises, 8:39–40; 11:74, 76; 13:14, 51, 97, 106–7
 Politiques gouvernementales, 3:19, 57, 63, 71; 11:49, 56; 12:83; 13:56, 81; 16:21, 37, 68; 17:25, 32, 51, 91; 18:22
 Procédure, Déclaration de conflit d'intérêt, 11:87
 Procédure, Déclaration d'intérêts personnels, Sénateur Angus, 16:14; 19:86

Grafstein, Hon. Jerahmiel, Chair of the Committee – *Cont'd*

Organizations and institutions - Information technologies, **3:57; 13:56**
 Organizations and institutions - Insurance, **7:63; 10:83; 12:16, 24–5, 51, 60; 19:26, 37, 39, 42, 48**
 Organizations and institutions - International relations and immigration, **2:43**
 Organizations and institutions - Justice, **5:32–3, 54, 64; 12:40; 14:67; 15:14–15; 18:66, 70**
 Organizations and institutions - Ombudsman services and arbitrators, **8:17, 20–2, 37–42, 45, 52, 58–62, 71, 75–7; 16:52, 57**
 Organizations and institutions - Politics, **4:94; 19:63, 104**
 Organizations and institutions - Public administration, **17:25, 32**
 Organizations and institutions - Religious associations, **3:71–2; 12:46**
 Organizations and institutions - Security, **2:47; 6:45–6; 12:40–1, 43, 77, 83; 13:102, 108, 111; 14:48, 61, 67, 69, 75, 78–9**
 Organizations and institutions - Statistics, **3:62; 13:26, 34, 59, 64, 89; 17:32, 41; 19:35, 42, 48**
 Patents, **9:12**
 Payment clearing and settlement system, **11:79, 84; 16:55–6; 18:34–5, 46, 62**
 Points of order, Hearing from witness, Senator Moore, **8:43**
 Points of order, Hearing from witnesses, Senator Angus, **4:65**
 Points of order, Intervention of sponsor of a bill, Senator Angus, **2:55**
 Points of order, Productivity measurement, Senator Angus, **13:76**
 Post-secondary education, **4:79, 94, 96; 17:65**
 Primary insurance sector, **6:74; 7:72; 8:20–1, 60–1, 74–5; 10:35, 76; 11:97, 101–2; 12:13, 23–4, 59–60, 65–6; 19:13, 22, 37–8, 49–50**
 Procedure, Committee's mandate, **1:18, 43–4; 2:8, 36, 52, 54; 3:7–8, 39–40; 4:62; 5:7, 43, 79; 6:5, 39, 57, 74–5; 7:6, 28–9, 40–1; 8:5, 42–3, 63; 9:6; 10:6, 42; 11:31, 58, 61, 84–5; 12:8, 13, 31, 40, 42–3, 49–50, 79; 13:58–9, 102; 14:41, 47, 68; 15:6–8; 16:6–7, 15, 27, 33, 43, 58; 17:7–8, 33, 55–6, 76, 81, 84; 18:5–6, 23, 33–4; 19:12–13, 51**
 Procedure, Committee's organization, **1:49; 2:20, 35, 53–7; 3:14–15, 17, 21–2, 24, 28, 34, 39, 63, 66, 74; 4:93–4; 5:7, 14, 18, 21, 26–7, 43–4, 56, 65, 78–9, 82; 6:22, 25, 57, 59, 77–8; 7:28, 40, 60, 74; 8:23, 42, 62–3, 77; 9:16; 10:41, 84; 11:52, 61, 85, 103; 12:26–8, 36–7, 43, 48, 50, 66–7, 81; 13:12, 43, 102, 113; 14:81; 15:6–8, 10–15; 16:29, 42–3, 77, 84; 17:55, 63, 97; 18:6, 75; 19:51, 65, 84, 118**
 Procedure, Declaration of conflict of interest, **11:87**
 Procedure, Declaration of private interests, Senator Angus, **16:14; 19:86**
 Procedure, Quorum, rule 89, **17:84**
 Real estate, **17:71–2, 92**
 Redress, **1:31; 5:28, 30; 8:21–2, 24, 37–8, 40–2, 45, 50, 56–62, 71, 75–7; 10:81; 11:71, 101; 12:40, 56, 68; 14:41, 49–50, 61, 67, 74, 79–80; 15:16; 16:48–9, 52, 57; 18:69**
 Reinsurance sector, **19:13, 18, 22, 35, 38, 42–3, 47–9**
 Retirement and income plans, **6:49; 17:25, 79–81**
 Small and medium-sized enterprises, **8:39–40; 11:74, 76; 13:14, 51, 97; 19:106–7**
 Standing committees, **2:53; 11:71; 15:16; 19:67**

Grafstein, honorable Jerahmiel, président du comité -- *Suite*

Procédure, Mandat du comité, **1:18, 43–4; 2:8, 36, 52, 54; 3:7–8, 39–40; 4:62; 5:7, 43, 79; 6:5, 39, 57, 74–5; 7:6, 28–9, 40–1; 8:5, 42–3, 63; 9:6; 10:6, 42; 11:31, 58, 61, 84–5; 12:8, 13, 31, 40, 42–3, 49–50, 79; 13:58–9, 102; 14:41, 47, 68; 15:6–8; 16:6–7, 15, 27, 33, 43, 58; 17:7–8, 33, 55–6, 76, 81, 84; 18:5–6, 23, 33–4, 34; 19:12–13, 51**
 Procédure, Organisation du comité, **1:49; 2:20, 35, 53–7; 3:14–15, 17, 21–2, 24, 28, 34, 39, 63, 66, 74; 4:93–4; 5:7, 14, 18, 21, 26–7, 32, 43–4, 56, 65, 78–9, 82; 6:22, 25, 57, 59, 77–8; 7:28, 40, 60, 74; 8:23, 42, 62–3, 77; 9:16; 10:41, 84; 11:52, 61, 85, 103; 12:26–8, 36–7, 43, 48, 50, 66–7, 81; 13:12, 43, 102, 113; 14:81; 15:6–8, 10–15; 16:29, 42–3, 77, 84; 17:55, 63, 97; 18:6, 75; 19:51, 65, 84, 118**
 Procédure, Quorum, article 89, **17:84**
 Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:97–8**
 Projet de loi C-29, Loi modifiant la Loi sur les brevets, **9:13–15**
 Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:66–7, 86–7**
 Projet de loi C-259, Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:116–18**
 Projet de loi S-17, Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:55–6**
 Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel), **5:7; 15:6, 20–4**
 Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:49–50**
 Projets de loi cités, **9:11, 13–15; 12:45; 18:66**
 Rappels au règlement, Audition des témoins, sénateur Angus, **4:65**
 Rappels au règlement, Audition des témoins, sénateur Moore, **8:43**
 Rappels au règlement, Intervention du parrain du projet de loi, sénateur Angus, **2:55**
 Rappels au règlement, Mesure de la productivité, sénateur Angus, **13:76**
 Réassurance, **19:13, 18, 22, 35, 38, 42–3, 47–9**
 Régimes de retraite et de revenus, **6:49; 17:25, 79–81**
 Réunions et allocutions, **6:49; 17:7, 56**
 Secteur bancaire, **1:45–6; 5:47, 52, 54–5, 60; 7:38–9; 8:22, 38; 11:43, 72, 74, 79, 84; 13:57; 16:25, 37, 56; 18:57, 62**
 Secteur financier, cadre de réglementation, acteurs clés, **1:18, 40, 46; 2:30; 6:9, 24, 31, 39, 54, 76; 7:73–4; 8:5; 11:43, 45; 12:13, 70, 83; 13:84; 15:12; 16:15, 28; 17:32; 19:16, 26, 29, 37–8, 42–3, 47–8, 50, 102**
 Secteur financier canadien, **1:34; 2:23; 5:43, 47, 54, 68; 6:24, 51, 54, 73–6; 7:32, 51, 60, 68–9; 8:71; 10:41, 61, 66, 76–7; 11:55, 59, 78, 84, 93, 97, 101–3; 12:14, 25, 31, 42, 47–8, 53, 65; 13:57; 14:57, 59; 18:65, 72–4; 19:13, 34, 37, 71**
 Secteur financier, concurrence et protection de la vie privée, **1:43–4; 5:42; 7:13, 16, 22–3, 28; 8:20; 14:80**

Grafstein, Hon. Jerahmiel, Chair of the Committee – *Cont'd*

Studies, reports, and other media, 3:63; 4:94; 5:45, 75; 6:54, 69; 7:32, 39–40; 8:58; 10:40–1; 11:45, 59, 102; 12:39, 70, 73; 13:102; 16:33, 52; 17:7, 11, 19, 55, 84; 18:6, 23, 33, 42, 61, 72; 19:12–13, 41–2, 93, 111
Tax strategies, 19:112–13

Gustafson, Hon. Leonard

Charitable organizations and foundations, 4:37
Economics, domestic and international trade, 11:48–9
Economics, growth and development, 11:48–9
Economics, legal entities, 11:48
Economics, markets and sectors, 11:48–9
Employment, 11:48
Government policies, 11:48
Monetary authority, 11:48
Organizations and institutions - Industry and retail trade, 11:48
Post-secondary education, 4:96
Small and medium-sized enterprises, 11:48

Harb, Hon. Mac

Act to amend the Criminal Code (criminal interest rate), 5:29, 62
Act to amend the Patent Act, 9:11
Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, 11:68
Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, 19:78–81
Act to provide financial assistance for post-secondary education savings, 4:89–90
Alternative financing, 5:62, 72; 18:49
Banking sector, 1:32; 6:36; 18:50
Credit, 5:13, 61, 72; 6:22; 7:18–20, 33; 10:12–16, 29; 11:69; 18:50; 19:78–9
Criminal Code, 5:29, 61–2
Currency, 1:31; 2:26–7; 18:29
Economic crimes and security measures, 5:14; 8:18–19
Economics, domestic and international trading, 2:55; 11:38; 13:73; 18:29–30
Economics, growth and development, 2:26; 11:37–8; 13:21, 73; 18:29–30
Economics, legal entities, 2:26; 11:38, 70; 13:21; 16:20–1, 38; 18:29–30
Economics, markets and sectors, 2:27; 6:44; 11:37–8; 13:21, 73; 16:38
Economics, public policy, 11:70; 16:20–1, 38; 19:78
Employment, 11:37; 13:21
Family and society, 4:89
Financial sector, competition and privacy protection, 7:19–20

Grafstein, honorable Jerahmiel, président du comité -- *Suite*

Secteur financier international, 1:32; 5:43, 52, 54, 64–5, 70, 76; 6:39, 73; 7:23, 48; 10:17, 51, 63, 66–7; 11:60, 101–3; 12:40–1, 83; 13:109; 14:62; 16:48; 18:29; 19:37
Secteur financier, structure de réglementation, évaluation, 1:32, 43, 46; 6:24–5, 34, 38, 46–7, 55–7, 66, 69–70, 73, 75–6; 7:13, 22–3, 27–8, 69–70, 73–4; 8:23, 59, 77; 10:51, 53, 59, 62, 64, 66–7, 80, 82–3; 11:43, 60, 84–5, 101–2; 12:13–15, 23, 25, 28, 37–43, 77, 82–3; 13:109–10; 14:41, 45, 53, 58, 61, 65, 68, 79; 15:12, 14; 18:59, 66, 73; 19:24–5, 50, 112–13
Soins de santé, 4:90; 17:49
Stratagèmes fiscaux, 19:112–13
Système de compensation et de règlement des paiements, 11:79, 84; 16:55–6; 18:34–5, 46, 62

Gustafson, honorable Leonard

Autorités monétaires, 11:48
Économie, commerce canadien et international, 11:48–9
Économie, croissance et développement, 11:48–9
Économie, entités juridiques, 11:48
Économie, marchés et secteurs d'activité, 11:48–9
Emploi, 11:48
Enseignement postsecondaire, 4:96
Organisations et institutions - Industrie et commerce de détail, 11:48
Organismes de bienfaisance et fondations, 4:37
Petites et moyennes entreprises, 11:48
Politiques gouvernementales, 11:48

Harb, honorable Mac

Accords fiscaux et traités du Canada, 2:44, 54–5
Assurance en première ligne, 8:49
Autorités monétaires, 1:31–2; 2:26; 11:37–8
Code criminel, 5:29, 61–2
Comités permanents, 4:90; 19:81
Crédit, 5:13, 61, 72; 6:22; 7:18–20, 33; 10:12–16, 29; 11:69; 18:50; 19:78–9
Crimes économiques et mesures de sécurité, 5:14; 8:18–19
Droits de la personne, 2:54
Économie, commerce canadien et international, 2:55; 11:38; 13:73; 18:29–30
Économie, croissance et développement, 2:26; 11:37–8; 13:21, 73; 18:29–30
Économie, entités juridiques, 2:26; 11:38, 70; 13:21; 16:20–1, 38; 18:29–30
Économie, marchés et secteurs d'activité, 2:27; 6:44; 11:37–8; 13:21, 73; 16:38
Économie, politique publique, 11:70; 16:20–1, 38; 19:78
Emploi, 11:37; 13:21
Enseignement postsecondaire, 4:89
Études, rapports et autres médias, 7:33; 18:49
Famille et société, 4:89
Financement non traditionnel, 5:62, 72; 18:49
Investissements, types, 2:26; 16:21, 38
Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, 11:68
Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, 19:78–81

Harb, Hon. Mac – *Cont'd*

Financial sector, domestic, **6:35; 7:33; 11:69; 18:20**
 Financial sector, international, **1:31–2**
 Financial sector, regulatory framework, assessment, **1:31–2; 5:62; 6:35, 44–5, 47; 7:34; 8:48–9; 18:20, 50**
 Financial sector, regulatory framework, key players, **1:31; 6:22, 35–6, 44, 48; 11:68–9**
 Fiscal agreements and Canadian treaties, **2:44, 54–5**
 Health care, **4:89**
 Human rights, **2:54**
 Investments, types, **2:26; 16:21, 38**
 Laws and regulations, **7:20, 34; 10:29**
 Meetings and speeches, **11:37**
 Monetary authority, **1:31–2; 2:26; 11:37–8**
 Organizations and institutions - Banking and lending, **5:62, 72; 8:18, 48; 11:68, 70; 19:78–9**
 Organizations and institutions - Business and economic development, **1:32; 6:35; 11:37**
 Organizations and institutions - Competition and consumer protection services, **7:18–19, 34; 10:13**
 Organizations and institutions - Cooperatives and helping organizations, **6:35**
 Organizations and institutions - Credit and electronic payment services, **7:19–20; 10:12–13, 15**
 Organizations and institutions - Family and housing, **6:35**
 Organizations and institutions - Finance and investments, **8:18; 10:13**
 Organizations and institutions - Industry and retail trade, **10:13**
 Organizations and institutions - Information technologies, **11:38**
 Organizations and institutions - Insurance, **8:18**
 Organizations and institutions - Ombudsman services and arbitrators, **8:18–19, 28–9, 48–9; 11:68–9**
 Organizations and institutions - Security, **13:21**
 Payment clearing and settlement system, **18:49–50**
 Points of order, Intervention of sponsor of a bill, Senator Angus, **2:55**
 Post-secondary education, **4:89**
 Primary insurance sector, **8:49**
 Redress, **7:19; 8:18–19, 29, 48–50; 11:68–70**
 Retirement and income plans, **6:35; 11:70**
 Small and medium-sized enterprises, **13:73; 19:78**
 Standing committees, **4:90; 19:81**
 Studies, reports and other media, **7:33; 18:49**

Hervieux-Payette, Hon. Céline

Act to amend the Criminal Code (criminal interest rate), **15:18**
 Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **1:41; 2:23; 8:30**
 Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:81–2**
 Act to provide financial assistance for post-secondary education savings, **4:91–2, 96**
 Alternative financing, **5:13, 41, 49; 6:22–4; 7:38**

Harb, honorable Mac -- *Suite*

Loi modifiant la Loi sur les brevets, **9:11**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:29, 62**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:89–90**
 Lois et règlements, **7:20, 34; 10:29**
 Mesures curatives, **7:19; 8:18–19, 29, 48–50; 11:68–70**
 Monnaie, **1:31; 2:26–7; 18:29**
 Organisations et institutions - Assurance, **8:18**
 Organisations et institutions - Concurrence et protection des consommateurs, **7:18–19, 34; 10:13**
 Organisations et institutions - Coopératives et organismes d'aide, **6:35**
 Organisations et institutions - Crédit et services de paiement électronique, **7:19–20; 10:12–13, 15**
 Organisations et institutions - Développement commercial et économique, **1:32; 6:35; 11:37**
 Organisations et institutions - Famille et habitation, **6:35**
 Organisations et institutions - Finance et investissements, **8:18; 10:13**
 Organisations et institutions - Industrie et commerce de détail, **10:13**
 Organisations et institutions - Opérations bancaires et de prêt, **5:62, 72; 8:18, 48; 11:68, 70; 19:78–9**
 Organisations et institutions - Sécurité, **13:21**
 Organisations et institutions - Services de conciliation et arbitres, **8:18–19, 28–9, 48–9; 11:68–9**
 Organisations et institutions - Technologies de l'information, **11:38**
 Petites et moyennes entreprises, **13:73; 19:78**
 Rappels au règlement, Intervention du parrain du projet de loi, Senator Angus, **2:55**
 Régimes de retraite et de revenus, **6:35; 11:70**
 Réunions et allocutions, **11:37**
 Secteur bancaire, **1:32; 6:36; 18:50**
 Secteur financier, cadre de réglementation, acteurs clés, **1:31; 6:22, 35–6, 44, 48; 11:68–9**
 Secteur financier canadien, **6:35; 7:33; 11:69; 18:20**
 Secteur financier, concurrence et protection de la vie privée, **7:19–20**
 Secteur financier international, **1:32**
 Secteur financier, structure de réglementation, évaluation, **1:32; 5:62; 6:35, 44–5, 47; 7:34; 8:48–9; 18:20, 50**
 Soins de santé, **4:89**
 Système de compensation et de règlement des paiements, **18:49–50**

Hervieux-Payette, honorable Céline

Accords fiscaux et traités du Canada, **2:48**
 Assurance en première ligne, **11:99–100; 12:58, 63**
 Autorités monétaires, **16:70**
 Comités permanents, **5:41; 19:81**
 Crédit, **2:23; 5:13, 15, 49–50; 6:22–3; 15:18–19; 16:51**
 Crimes économiques et mesures de sécurité, **4:44; 7:16–17; 11:100; 16:49–50; 18:55**
 Économie, commerce canadien et international, **13:79, 81, 100**
 Économie, croissance et développement, **2:24; 10:54; 13:23–4, 79, 100–1; 16:40–1, 70–1; 18:16, 29; 19:82**
 Économie, entités juridiques, **10:54; 13:23, 79–81, 100–1; 16:19, 40–1, 70; 19:82**

Hervieux-Payette, Hon. Céline – *Cont'd*

Banking sector, 1:40; 2:23–4; 5:49; 6:22–3; 7:38; 10:54; 11:99; 16:51; 18:55
 Charitable organizations and foundations, 3:23–4, 36; 4:44
 Credit, 2:23; 5:13, 15, 49–50; 6:22–3; 15:18–19; 16:51
 Economic crimes and security measures, 4:44; 7:16–17; 11:100; 16:49–50; 18:55
 Economics, domestic and international trading, 13:79, 81, 100
 Economics, growth and development, 2:24; 10:54; 13:23–4, 79, 100–1; 16:40–1, 70–1; 18:16, 29; 19:82
 Economics, legal entities, 10:54; 13:23, 79–81, 100–1; 16:19, 40–1, 70; 19:82
 Economics, markets and sectors, 6:23; 10:54, 57–8; 13:79, 100–1; 16:19, 40–1, 70
 Economics, public policy, 3:36; 13:23–5, 79–80; 16:19, 40–1, 70–1
 Education savings plan, 4:91–2
 Employment, 13:24, 79, 101; 16:40, 70–1; 18:16
 Family and society, 4:53, 91–2
 Financial sector, competition and privacy protection, 1:40–1; 7:16–17; 12:63
 Financial sector, domestic, 1:41; 5:41, 49–50; 6:37–8; 7:16; 8:31; 10:54; 11:99–100; 12:64; 13:79; 16:50–1; 18:29; 19:82
 Financial sector, international, 7:16, 38; 18:29
 Financial sector, regulatory framework, assessment, 1:41–2; 6:37; 10:54, 57; 11:100; 12:58; 18:29
 Financial sector, regulatory framework, key players, 1:41–2; 2:23; 6:37; 12:64; 15:18; 16:49
 Fiscal agreements and Canadian treaties, 2:48
 Government policies, 13:24, 100–1; 16:40–1, 70–1
 Investments, regulatory authorities, 10:54, 57
 Investments, types, 2:23–4; 6:37–8; 10:54–5, 57–8; 13:81, 101; 16:19, 40, 50–1
 Laws and regulations, 1:40; 5:41; 7:17; 19:82
 Monetary authority, 16:70
 Motions and decisions, Bill C-5, reporting to the Senate, 4:6–7, 94
 Organizations and institutions - Banking and lending, 5:49; 16:55
 Organizations and institutions - Business and economic development, 5:50; 13:100; 18:29
 Organizations and institutions - Communications, 10:54; 13:100; 16:70
 Organizations and institutions - Competition and consumer protection services, 1:40; 7:16–17
 Organizations and institutions - Education and research, 13:100
 Organizations and institutions - Finance and investments, 6:37; 10:54, 58; 16:40, 49–51
 Organizations and institutions - Health, 12:58
 Organizations and institutions - Justice, 5:41
 Organizations and institutions - Ombudsman services and arbitrators, 8:31–2; 16:50
 Organizations and institutions - Security, 16:49
 Organizations and institutions - Work and retirement, 12:58
 Payment clearing and settlement system, 18:55
 Post-secondary education, 4:47, 52–3, 92, 95
 Primary insurance sector, 11:99–100; 12:58, 63
 Procedure, Committee's organization, 4:38
 Redress, 7:16–17; 8:30–2; 10:54–5; 12:60; 16:49–51

Hervieux-Payette, honorable Céline -- *Suite*

Économie, marchés et secteurs d'activité, 6:23; 10:54, 57–8; 13:79, 100–1; 16:19, 40–1, 70
 Économie, politique publique, 3:36; 13:23–5, 79–80; 16:19, 40–1, 70–1
 Emploi, 13:24, 79, 101; 16:40, 70–1; 18:16
 Enseignement postsecondaire, 4:47, 52–3, 92, 95
 Épargne pour études, 4:91–2
 Études, rapports et autres médias, 3:35; 8:30
 Famille et société, 4:53, 91–2
 Financement non traditionnel, 5:13, 41, 49; 6:22–4; 7:38
 Investissements, organismes de réglementation, 10:54, 57
 Investissements, types, 2:23–4; 6:37–8; 10:54–5, 57–8; 13:81, 101; 16:19, 40, 50–1
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, 1:41; 2:23; 8:30
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, 19:81–2
 Loi modifiant le Code criminel (taux d'intérêt criminel), 15:18
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, 4:91–2, 96
 Lois et règlements, 1:40; 5:41; 7:17; 19:82
 Mesures curatives, 7:16–17; 8:30–2; 10:54–5; 12:60; 16:49–51
 Motions et décisions, Projet de loi C-5, rapport au Sénat, 4:6–7, 94
 Organisations et institutions - Communications, 10:54; 13:100; 16:70
 Organisations et institutions - Concurrence et protection des consommateurs, 1:40; 7:16–17
 Organisations et institutions - Développement commercial et économique, 5:50; 13:100; 18:29
 Organisations et institutions - Éducation et recherche, 13:100
 Organisations et institutions - Finance et investissements, 6:37; 10:54, 58; 16:40, 49–51
 Organisations et institutions - Justice, 5:41
 Organisations et institutions - Opérations bancaires et de prêt, 5:49; 16:55
 Organisations et institutions - Santé, 12:58
 Organisations et institutions - Sécurité, 16:49
 Organisations et institutions - Services de conciliation et arbitres, 8:31–2; 16:50
 Organisations et institutions - Travail et retraite, 12:58
 Organismes de bienfaisance et fondations, 3:23–4, 36; 4:44
 Petites et moyennes entreprises, 2:23–4; 13:23–4
 Politiques gouvernementales, 13:24, 100–1; 16:40–1, 70–1
 Procédure, Organisation du comité, 4:38
 Régimes de retraite et de revenus, 4:53; 6:38; 12:58; 16:49; 18:16
 Secteur bancaire, 1:40; 2:23–4; 5:49; 6:22–3; 7:38; 10:54; 11:99; 16:51; 18:55
 Secteur financier, cadre de réglementation, acteurs clés, 1:41–2; 2:23; 6:37; 12:64; 15:18; 16:49
 Secteur financier canadien, 1:41; 5:41, 49–50; 6:37–8; 7:16; 8:31; 10:54; 11:99–100; 12:64; 13:79; 16:50–1; 18:29; 19:82
 Secteur financier, concurrence et protection de la vie privée, 1:40–1; 7:16–17; 12:63

Hervieux-Payette, Hon. Céline – *Cont'd*

Retirement and income plans, 4:53; 6:38; 12:58; 16:49;
18:16
 Small and medium-sized enterprises, 2:23–4; 13:23–4
 Standing committees, 5:41; 19:81
 Studies, reports, and other media, 3:35; 8:30

Kelleher, Hon. James Francis

Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, 12:48
 Act to amend the Patent Act, 9:12–14
 Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, 6:52
 Alternative financing, 12:37
 Banking sector, 6:21, 52
 Bill C-29, Act to amend the Patent Act, 9:13–14
 Credit, 12:37
 Economic crimes and security measures, 12:43; 14:60–1, 72–3
 Economics, legal entities, 14:25, 73
 Economics, markets and sectors, 6:52
 Financial sector, domestic, 6:53; 7:72
 Financial sector, international, 14:38
 Financial sector, regulatory framework, assessment, 10:61; 14:63
 Financial sector, regulatory framework, key players, 6:21
 Industry standards, 14:37
 Investments, regulatory authorities, 10:61; 14:24, 37–8, 60, 62–3
 Investments, types, 10:61; 14:24–5, 38
 Motions and decisions, Bill C-29, reporting to the Senate, 9:13–14
 Organizations and institutions - Competition and consumer protection services, 12:36–8
 Organizations and institutions - Cooperatives and helping organizations, 12:37
 Organizations and institutions - Finance and investments, 14:38
 Organizations and institutions - Health, 9:12
 Organizations and institutions - Industry and retail trade, 14:25
 Organizations and institutions - Insurance, 7:71
 Organizations and institutions - Ombudsman services and arbitrators, 8:14–15, 35–6, 43, 72
 Organizations and institutions - Security, 12:43; 14:60–1, 72
 Primary insurance sector, 7:71–2; 8:15
 Procedure, Committee's mandate, 6:57
 Procedure, Declaration of conflict of interest, 8:43
 Redress, 8:35, 72; 14:38, 62–3

Kinsella, Hon. Noël A.

Economics, growth and development, 2:22
 Economics, markets and sectors, 2:23
 Financial sector, domestic, 2:22–3
 Financial sector, international, 2:22
 Industry standards, 2:22
 Studies, reports, and other media, 2:22

Hervieux-Payette, honorable Céline -- *Suite*

Secteur financier international, 7:16, 38; 18:29
 Secteur financier, structure de réglementation, évaluation, 1:41–2; 6:37; 10:54, 57; 11:100; 12:58; 18:29
 Système de compensation et de règlement des paiements, 18:55

Kelleher, honorable James Francis

Assurance en première ligne, 7:71–2; 8:15
 Crédit, 12:37
 Crimes économiques et mesures de sécurité, 12:43; 14:60–1, 72–3
 Économie, entités juridiques, 14:25, 73
 Économie, marchés et secteurs d'activité, 6:52
 Financement non traditionnel, 12:37
 Investissements, organismes de réglementation, 10:61; 14:24, 37–8, 60, 62–3
 Investissements, types, 10:61; 14:24–5, 38
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, 6:52
 Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », 12:48
 Loi modifiant la Loi sur les brevets, 9:12–14
 Mesures curatives, 8:35, 72; 14:38, 62–3
 Motions et décisions, Projet de loi C-29, rapport au Sénat, 9:13–14
 Normes de l'industrie, 14:37
 Organisations et institutions - Assurance, 7:71
 Organisations et institutions - Concurrence et protection des consommateurs, 12:36–8
 Organisations et institutions - Coopératives et organismes d'aide, 12:37
 Organisations et institutions - Finance et investissements, 14:38
 Organisations et institutions - Industrie et commerce de détail, 14:25
 Organisations et institutions - Santé, 9:12
 Organisations et institutions - Sécurité, 12:43; 14:60–1, 72
 Organisations et institutions - Services de conciliation et arbitres, 8:14–15, 35–6, 43, 72
 Procédure, Déclaration de conflit d'intérêt, 8:43
 Procédure, Mandat du comité, 6:57
 Projet de loi C-29, Loi modifiant la Loi sur les brevets, 9:13–14
 Secteur bancaire, 6:21, 52
 Secteur financier, cadre de réglementation, acteurs clés, 6:21
 Secteur financier canadien, 6:53; 7:72
 Secteur financier international, 14:38
 Secteur financier, structure de réglementation, évaluation, 10:61; 14:63

Kinsella, honorable Noël A.

Économie, croissance et développement, 2:22
 Économie, marchés et secteurs d'activité, 2:23
 Études, rapports et autres médias, 2:22
 Normes de l'industrie, 2:22
 Secteur financier canadien, 2:22–3
 Secteur financier international, 2:22

Massicotte, Hon. Paul J.

Act to amend the Criminal Code (criminal interest rate), **5:11**, 18–19, 47; **15:12**, 16–18
 Act to amend the Patent Act, **9:12**–13
 Alternative financing, **5:12**–13, 18, 30, 39–40, 47, 60, 73–4; **7:34**; **15:16**–18; **18:64**
 Bank Act, **6:66**; **11:53**
 Banking sector, **1:44**; **5:18**; **6:14**, 56; **7:34**–5, 54, 56; **8:11**; **11:35**, 52–4, 74, 76; **18:51**–2
 Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:98**
 Bill C-29 - Act to amend the Patent Act, **9:13**
 Bill S-19, Act to amend the Criminal Code (criminal interest rate), **15:20**–3
 Bills cited, **9:12**
 Charitable organizations and foundations, **3:52**–4, 68–71, 73; **4:32**
 Cooperatives, **10:35**, 38; **11:35**
 Credit, **1:44**; **5:11**–12, 18–19, 30, 38–40, 46–7, 59–60; **10:38**; **11:74**–5; **15:16**–20; **18:10**
 Criminal Code, **5:59**
 Currency, **13:27**, 48, 84; **18:31**–2
 Demographics, **11:58**; **17:14**, 20, 38, 45, 48–9, 63–6, 77, 82, 94–5
 Economic crimes and security measures, **5:38**; **14:20**, 36, 66, 70–2; **15:19**
 Economics, domestic and international trading, **7:55**; **13:83**–4; **17:82**–3
 Economics, growth and development, **7:55**; **11:36**, 46, 52, 57–8; **13:25**–7, 33, 46–9, 54, 79, 82, 84, 86, 91; **17:14**–15, 30, 38–9, 49–50, 83, 89, 95; **18:9**–10, 25, 31–2
 Economics, legal entities, **11:76**; **12:19**; **13:58**; **14:20**, 65–6, 71–2; **17:39**; **18:10**; **19:36**
 Economics, markets and sectors, **5:39**; **6:32**, 56, 66–7; **7:34**–5, 54–6; **10:35**–6, 38; **11:35**–6, 46, 74, 76; **12:19**–20, 34; **13:25**–6, 48–9, 55, 58, 82–3; **17:30**, 95; **18:25**, 35–6
 Economics, public policy, **3:54**, 69; **4:32**–3; **13:33**, 46–9, 54–5, 58; **17:15**, 50, 95
 Education savings plan, **4:72**–3
 Employment, **11:52**; **13:33**, 46, 48–9, 82–3, 91; **17:15**–16, 30, 49, 64, 82, 89
 Family and society, **4:73**, 75, 87; **5:47**, 60; **17:44**, 48, 65–6, 77
 Financial sector, competition and privacy protection, **7:9**, 11; **8:20**, 68; **11:77**
 Financial sector, domestic, **1:35**–7, 44; **5:12**, 38–40, 46, 59; **6:12**, 14, 32, 34, 48, 56, 66; **7:34**–5, 56, 66; **8:47**–8, 66, 68; **10:35**, 77; **11:35**, 52–3, 74–6; **12:19**–20; **14:20**, 40, 54; **19:25**, 35
 Financial sector, international, **1:36**–7, 47; **6:12**–13, 32; **8:19**–20, 47, 68; **11:76**; **14:54**; **19:36**–7
 Financial sector, regulatory framework, assessment, **1:36**; **5:59**–60, 74; **6:13**; **7:9**–11, 34, 55; **8:12**–13, 47; **10:51**, 53–4, 64–5, 77; **11:74**; **14:34**–5, 40–1
 Financial sector, regulatory framework, key players, **1:44**; **6:12**, 33–4, 48, 56, 66; **10:36**; **11:35**, 58; **13:25**, 48; **14:19**, 35, 71; **18:9**, 25, 31, 51; **19:26**, 35, 37, 46–7
 Government policies, **3:52**, 54, 70–1; **5:30**; **13:33**, 49, 54; **15:18**
 Health care, **17:89**, 95
 Industry standards, **10:53**–4; **14:19**–20, 34, 65; **19:25**

Massicotte, honorable Paul J.

Assurance en première ligne, **1:36**; **7:56**, 65–6; **8:20**, 48; **12:18**–20; **19:25**–7, 35–7
 Autorités monétaires, **11:36**; **12:19**; **13:27**, 48, 84; **14:71**; **18:9**–10, 25
 Brevets, **9:12**
 Code criminel, **5:59**
 Comités permanents, **6:66**; **15:16**
 Coopératives, **10:35**, 38; **11:35**
 Crédit, **1:44**; **5:11**–12, 18–19, 30, 38–40, 46–7, 59–60; **10:38**; **11:74**–5; **15:16**–20; **18:10**
 Crimes économiques et mesures de sécurité, **5:38**; **14:20**, 36, 66, 70–2; **15:19**
 Démographie, **11:58**; **17:14**, 20, 38, 45, 48–9, 63–6, 77, 82–3, 94–5
 Économie, commerce canadien et international, **7:55**; **13:83**–4; **17:82**–3
 Économie, croissance et développement, **7:55**; **11:36**, 46, 52, 57–8; **13:25**–7, 33, 46–9, 54, 79, 82, 84, 86, 91; **17:14**–15, 30, 38–9, 49–50, 83, 89, 95; **18:9**–10, 25, 31–2
 Économie, entités juridiques, **11:76**; **12:19**; **13:58**; **14:20**, 65–6, 71–2; **17:39**; **18:10**; **19:36**
 Économie, marchés et secteurs d'activité, **5:39**; **6:32**, 56, 66–7; **7:34**–5, 54–6; **10:35**–6, 38; **11:35**–6, 46, 74, 76; **12:19**–20, 34; **13:25**–6, 48–9, 55, 58, 82–3; **17:30**, 95; **18:25**; **19:35**–6
 Économie, politique publique, **3:54**, 69; **4:32**–3; **13:33**, 46–9, 54–5, 58; **17:15**, 50, 95
 Emploi, **11:52**; **13:33**, 46, 48–9, 82–3, 91; **17:15**–16, 30, 49, 64, 83, 89
 Enseignement postsecondaire, **4:73**, 75, 87
 Épargne pour études, **4:72**–3
 Études, rapports et autres médias, **6:66**; **8:54**, 71; **10:53**–4; **11:58**; **14:19**, 34–5, 50, 65; **17:38**; **18:51**
 Famille et société, **4:73**, 75, 87; **5:47**, 60; **17:44**, 48, 65–6, 77
 Financement non traditionnel, **5:12**–13, 18, 30, 39–40, 47, 60, 73–4; **7:34**; **15:16**–18; **18:64**
 Immobilier, **18:25**
 Investissements, organismes de réglementation, **10:54**, 64–5, 77; **14:19**, 35, 54, 73; **15:18**
 Investissements, types, **1:35**–6; **5:19**; **6:12**, 33, 48–9; **7:56**; **10:53**, 77; **12:19**; **13:26**–7, 46; **14:19**–21, 26, 35–6, 40, 57–8; **18:25**; **19:36**–7
 Loi modifiant la Loi sur les brevets, **9:12**–13
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:11**, 18–19, 47; **15:12**, 16–18
 Loi sur les banques, **6:66**; **11:53**
 Lois et règlements, **3:70**; **5:59**; **6:66**
 Mesures curatives, **7:10**–11; **8:11**–13, 37, 45–8, 54–7, 61, 66, 68–72; **12:19**; **14:50**, 54, 71; **15:17**
 Monnaie, **13:27**, 48, 84; **18:31**–2
 Motions et décisions, Projet de loi C-5, rapport au Sénat, **4:98**
 Motions et décisions, Projet de loi S-19, étude article par article, **15:3**–4, 22–3
 Normes de l'industrie, **10:53**–4; **14:19**–20, 34, 65; **19:25**
 Organisations et institutions - Agriculture et services alimentaires, **14:40**
 Organisations et institutions - Assurance, **7:64**–6; **12:18**–20
 Organisations et institutions - Comptabilité, **14:20**; **19:25**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:41**; **6:65**–6; **7:9**–11
 Organisations et institutions - Divertissement, **14:20**

Massicotte, Hon. Paul J. – *Cont'd*

Investments, regulatory authorities, **10:54**, 64–5, 77; **14:19**, 35, 54, 73; **15:18**
 Investments, types, **1:35–6**; **5:19**; **6:12**, 33, 48–9; **7:56**; **10:53**, 77; **12:19**; **13:26–7**, 46; **14:19–21**, 26, 35–6, 40, 57–8; **18:25**; **19:36–7**
 Laws and regulations, **3:70**; **5:59**; **6:66**
 Monetary authority, **11:36**; **12:19**; **13:27**, 48, 84; **14:71**; **18:9–10**, 25
 Motions and decisions, Bill C-5, reporting to the Senate, **4:98**
 Motions and decisions, Bill S-19, clause-by-clause consideration, **15:3–4**, 22–3
 Organizations and institutions - Accounting, **14:20**; **19:25**
 Organizations and institutions - Agriculture and food service, **14:40**
 Organizations and institutions - Banking and lending, **5:12**, 41, 73–4; **6:48**; **7:11**, 55–6; **10:35**, 38; **14:40**; **18:52**
 Organizations and institutions - Competition and consumer protection services, **5:41**; **6:65–6**; **7:9–11**
 Organizations and institutions - Education and research, **11:76–7**; **13:83**
 Organizations and institutions - Entertainment, **14:20**
 Organizations and institutions - Finance and investments, **1:36**; **5:39**; **10:64–5**; **14:19–20**, 29, 35–6, 50, 54, 65–6
 Organizations and institutions - Insurance, **7:64–6**; **12:18–20**
 Organizations and institutions - Justice, **5:60**
 Organizations and institutions - Ombudsman services and arbitrators, **8:11–13**, 23, 36–7, 45–8, 54–7, 61, 66, 68–72
 Organizations and institutions - Statistics, **17:15–16**; **19:47**
 Organizations and institutions - Transport and delivery, **14:66**
 Patents, **9:12**
 Payment clearing and settlement system, **18:51–2**
 Post-secondary education, **4:73**, 75, 87
 Primary insurance sector, **1:36**; **7:56**, 65–6; **8:20**, 48; **12:18–20**; **19:25–7**, 35–7
 Procedure, Committee's mandate, **3:73**; **5:30**
 Procedure, Committee's organization, **15:11–12**
 Real estate, **18:25**
 Redress, **7:10–11**; **8:11–13**, 37, 45–8, 54–7, 61, 66, 68–72; **12:19**; **14:50**, 54, 71; **15:16–17**
 Reinsurance sector, **19:25–6**, 47
 Retirement and income plans, **6:49**; **17:29–30**, 50, 89, 95
 Small and medium-sized enterprises, **7:54**; **11:35**, 74–5
 Standing committees, **6:66**; **15:16**
 Studies, reports, and other media, **6:66**; **8:54**, 71; **10:53–4**; **11:58**; **14:19**, 34–5, 50, 65; **17:38**; **18:51**
 Tax strategies, **3:68**

Meighen, Hon. Michael A.

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:61–2**, 64–7, 82
 Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:57**
 Act to provide financial assistance for post-secondary education savings, **4:73–4**
 Banking sector, **6:18–19**; **11:71–3**; **14:18–19**

Massicotte, honorable Paul J. -- *Suite*

Organisations et institutions - Éducation et recherche, **11:76–7**; **13:83**
 Organisations et institutions - Finance et investissements, **1:36**; **5:39**; **10:64–5**; **14:19–20**, 29, 35–6, 50, 54, 65–6
 Organisations et institutions - Justice, **5:60**
 Organisations et institutions - Opérations bancaires et de prêt, **5:12**, 41, 73–4; **6:48**; **7:11**, 55–6; **10:35**, 38; **14:40**; **18:52**
 Organisations et institutions - Services de conciliation et arbitres, **8:11–13**, 23, 36–7, 45–8, 54–7, 61, 66, 68–72
 Organisations et institutions - Statistiques, **17:15–16**; **19:47**
 Organisations et institutions - Transport et livraison, **14:66**
 Organismes de bienfaisance et fondations, **3:52–4**, 68–71, 73; **4:32**
 Petites et moyennes entreprises, **7:54**; **11:35**, 74–5
 Politiques gouvernementales, **3:52**, 54, 70–1; **5:30**; **13:33**, 49, 54; **15:18**
 Procédure, Mandat du comité, **3:73**; **5:30**
 Procédure, Organisation du comité, **15:11–12**
 Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:98**
 Projet de loi C-29, Loi modifiant la Loi sur les brevets, **9:13**
 Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel), **15:20–3**
 Projets de loi cités, **9:12**
 Réassurance, **19:25–6**, 47
 Régimes de retraite et de revenus, **6:49**; **17:29–30**, 50, 89, 95
 Secteur bancaire, **1:44**; **5:18**; **6:14**, 56; **7:34–5**, 54, 56; **8:11**; **11:35**, 52–4, 74, 76; **18:51–2**
 Secteur financier, cadre de réglementation, acteurs clés, **1:44**; **6:12**, 33–4, 48, 56, 66; **10:36**; **11:35**, 58; **13:25**, 48; **14:19**, 35, 71; **18:9**, 25, 31, 51; **19:26**, 35, 37, 46–7
 Secteur financier canadien, **1:35–7**, 44; **5:12**, 38–40, 46, 59; **6:12**, 14, 32, 34, 48, 56, 66; **7:34–5**, 56, 66; **8:47–8**, 66, 68; **10:35**, 77; **11:35**, 52–3, 74–6; **12:19–20**; **14:20**, 40, 54; **19:25**, 35
 Secteur financier, concurrence et protection de la vie privée, **7:9**, 11; **8:20**, 68; **11:77**
 Secteur financier international, **1:36–7**, 47; **6:12–13**, 32; **8:19–20**, 47, 68; **11:76**; **14:54**; **19:36–7**
 Secteur financier, structure de réglementation, évaluation, **1:36**; **5:59–60**, 74; **6:13**; **7:9–11**, 34, 55; **8:12–13**, 47; **10:51**, 53–4, 64–5, 77; **11:74**; **14:34–5**, 40–1
 Soins de santé, **17:89**, 95
 Stratagèmes fiscaux, **3:68**
 Système de compensation et de règlement des paiements, **18:51–2**

Meighen, honorable Michael A.

Accords et traités du Canada, **2:41–3**, 52–4
 Autorités monétaires, **2:24–6**, 35; **14:18**
 Comités permanents, **14:44**
 Coopératives, **11:72**
 Crédit, **11:71**; **14:18**; **19:61**
 Crimes économiques et mesures de sécurité, **6:71–2**; **14:47**, 49, 76
 Démographie, **17:76**, 91
 Droits de la personne, **2:42**
 Économie, commerce canadien et international, **2:52**
 Économie, croissance et développement, **2:24–6**; **11:72**; **17:91**
 Économie, entités juridiques, **19:82**

Meighen, Hon. Michael A. – *Cont'd*

Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:62–4**
 Cooperatives, **11:72**
 Credit, **11:71; 14:18; 19:61**
 Currency, **2:24, 34–5**
 Demographics, **17:76, 91**
 Economic crimes and security measures, **6:71–2; 14:47, 49, 76**
 Economics, domestic and international trading, **2:52**
 Economics, growth and development, **2:24–6; 11:72; 17:91**
 Economics, legal entities, **19:82**
 Economics, markets and sectors, **2:24, 26; 11:71–3; 14:18**
 Economics, public policy, **2:52–3; 19:62, 64**
 Employment, **17:73; 19:62**
 Family and society, **17:67**
 Financial sector, competition and privacy protection, **7:12–13**
 Financial sector, domestic, **6:18–19, 50, 71–2; 11:71–3; 14:19, 33; 19:62, 82**
 Financial sector, international, **6:50; 14:18, 44**
 Financial sector, regulatory framework, assessment, **6:52, 71; 7:12–13; 14:32–3, 44–5, 63**
 Financial sector, regulatory framework, key players, **2:24–5; 6:18–19, 50–2**
 Fiscal agreements and Canadian treaties, **2:41–3, 52–4**
 Human rights, **2:42**
 Industry standards, **14:33, 48**
 Investments, regulatory authorities, **14:33, 44–5, 47–9, 63**
 Investments, types, **6:51; 14:16, 18–19, 33–4**
 Laws and regulations, **6:51, 71**
 Meetings and speeches, **14:44**
 Monetary authority, **2:24–6, 35; 14:18**
 Organizations and institutions - Banking and lending, **2:25; 11:73; 14:18; 19:61, 63**
 Organizations and institutions - Business and economic development, **19:61–2**
 Organizations and institutions - Competition and consumer protection services, **6:70–1; 7:12–13**
 Organizations and institutions - Finance and investments, **14:33, 45, 48**
 Organizations and institutions - Insurance, **19:61**
 Organizations and institutions - Justice, **19:61**
 Organizations and institutions - Security, **2:43; 14:47, 76**
 Post-secondary education, **4:74–5**
 Redress, **7:12; 14:44, 47–9**
 Retirement and income plans, **6:52**
 Standing committees, **14:44**
 Studies, reports, and other media, **2:24; 14:32**

Moore, Hon. Wilfred P.

Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:99**
 Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:68–9**

Meighen, honorable Michael A. -- *Suite*

Economie, marchés et secteurs d'activité, **2:24, 26; 11:71–3; 14:18**
 Économie, politique publique, **2:52–3; 19:62, 64**
 Emploi, **17:73; 19:62**
 Enseignement postsecondaire, **4:74–5**
 Études, rapports et autres médias, **2:24; 14:32**
 Famille et société, **17:67**
 Investissements, organismes de réglementation, **14:33, 44–5, 47–9, 63**
 Investissements, types, **6:51; 14:16, 18–19, 33–4**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:61–2, 64–7, 82**
 Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:57**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:73–4**
 Lois et règlements, **6:51, 71**
 Mesures curatives, **7:12; 14:44, 47–9**
 Monnaie, **2:24, 34–5**
 Normes de l'industrie, **14:33, 48**
 Organisations et institutions - Assurance, **19:61–2**
 Organisations et institutions - Concurrence et protection des consommateurs, **6:70–1; 7:12–13**
 Organisations et institutions - Développement commercial et économique, **19:62**
 Organisations et institutions - Finance et investissements, **14:33, 45, 48**
 Organisations et institutions - Justice, **19:61**
 Organisations et institutions - Opérations bancaires et de prêt, **2:25; 11:73; 14:18; 19:61, 63**
 Organisations et institutions - Sécurité, **2:43; 14:47, 76**
 Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:62–4**
 Régimes de retraite et de revenus, **6:52**
 Réunions et allocutions, **14:44**
 Secteur bancaire, **6:18–19; 11:71–3; 14:18–19**
 Secteur financier, cadre de réglementation, acteurs clés, **2:24–5; 6:18–19, 50–2**
 Secteur financier canadien, **6:18–19, 50, 71–2; 11:71–3; 14:19, 33; 19:62, 82**
 Secteur financier, concurrence et protection de la vie privée, **7:12–13**
 Secteur financier international, **6:50; 14:18, 44**
 Secteur financier, structure de réglementation, évaluation, **6:52, 71; 7:12–13; 14:32–3, 44–5, 63**

Moore, honorable Wilfred P.

Accords fiscaux et traités du Canada, **2:43–4**
 Assurance en première ligne, **1:47; 7:63–4; 12:14–15, 63–4; 19:29, 38**
 Autorités monétaires, **2:17, 32**
 Comités permanents, **2:31; 19:68–9**
 Crédit, **1:43, 47; 5:17; 7:21–2; 10:6, 27, 60–1; 13:50, 106; 14:26**

Moore, Hon. Wilfred P. – *Cont'd*

Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:43–4, 57**
 Alternative financing, **5:17, 79; 18:61**
 Banking sector, **7:35; 11:55; 13:50; 16:25; 18:60**
 Bill S-25, An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:49**
 Bills cited, **19:68**
 Charitable organizations and foundations, **3:17–19, 59–60; 4:36**
 Credit, **1:43, 47; 5:17; 7:21–2; 10:6, 27, 60–1; 13:50, 106; 14:26**
 Currency, **2:17–19**
 Demographics, **17:31–2**
 Economic crimes and security measures, **13:106–7, 112; 14:39–40, 60, 75**
 Economics, domestic and international trading, **2:17; 13:53**
 Economics, growth and development, **2:17–19, 32; 7:59; 11:46–7, 57; 13:50, 53, 89, 91, 96–8; 16:25; 18:12–14, 26; 19:99**
 Economics, legal entities, **3:59; 11:46, 55; 13:89, 91, 97–8, 107; 16:24–6; 18:12–13**
 Economics, markets and sectors, **2:17; 11:57; 13:50–3, 98, 112; 14:26; 16:27; 18:13; 19:99**
 Economics, public policy, **2:31–2; 13:50, 52, 97–8; 16:25–6; 18:12–13; 19:68, 99**
 Employment, **2:17; 7:58–9; 11:46–7; 13:52–3, 89; 17:53; 18:12–13**
 Family and society, **4:56; 17:31**
 Financial sector, competition and privacy protection, **1:43, 47; 7:21–2; 10:27–8; 12:63–4; 18:61**
 Financial sector, domestic, **5:79; 10:60–1; 11:57; 12:14–15, 64; 14:27, 39; 18:60**
 Financial sector, international, **1:43; 11:55; 12:63; 14:27**
 Financial sector, regulatory framework, assessment, **1:47; 7:21–4, 35; 10:83; 14:39–40, 59**
 Financial sector, regulatory framework, key players, **1:43; 2:32; 11:46–7; 12:64; 18:13, 26; 19:31**
 Fiscal agreements and Canadian treaties, **2:43–4**
 Government policies, **2:17–19; 13:50, 52–3**
 Industry standards, **7:35**
 Investments, regulatory authorities, **10:60; 14:48–9, 60, 75**
 Investments, types, **7:64; 14:26–8, 39; 16:24; 18:12–14; 19:31**
 Laws and regulations, **1:43; 3:59; 7:21; 10:27–8; 12:63**
 Monetary authority, **2:17, 32**
 Motions and decisions, Bill S-25, clause-by-clause consideration, dispensation, **12:5, 49**
 Motions and decisions, Bill S-25, reporting to the Senate, **12:5**
 Motions and decisions, Budget, consumer issues arising in the financial services sector (Fiscal year 2004-05), **1:10, 49**
 Motions and decisions, Budget, issues dealing with charitable giving (Fiscal year 2004-05), **1:9, 48**
 Motions and decisions, Budget, present state of the domestic and international financial system, (Fiscal year 2004-05), **1:9, 48**
 Motions and decisions, Budget, present state of the domestic and international financial system, (Fiscal year 2005-06), **7:5**

Moore, honorable Wilfred P. -- *Suite*

Crimes économiques et mesures de sécurité, **13:106–7, 112; 14:39–40, 60, 75**
 Démographie, **17:31–2**
 Économie, commerce canadien et international, **2:17; 13:53**
 Économie, croissance et développement, **2:17–19, 32; 7:59; 11:46–7, 57; 13:50, 53, 89, 91, 96–8; 16:25; 18:12–14, 26; 19:99**
 Économie, entités juridiques, **3:59; 11:46, 55; 13:89, 91, 97–8, 107; 16:24–6; 18:12–13**
 Économie, marchés et secteurs d'activité, **2:17; 11:57; 13:50–3, 98, 112; 14:26; 16:27; 18:13; 19:99**
 Économie, politique publique, **2:31–2; 13:50, 52, 97–8; 16:25–6; 18:12–13; 19:68, 99**
 Emploi, **2:17; 7:58–9; 11:46–7; 13:52–3, 89; 17:53; 18:12–13**
 Enseignement postsecondaire, **4:56, 59, 93; 19:68–9**
 Études, rapports et autres médias, **3:62; 7:35; 11:46–7; 14:39–40; 16:25; 18:13**
 Famille et société, **4:56; 17:31**
 Financement non traditionnel, **5:17, 79; 18:61**
 Investissements, organismes de réglementation, **10:60; 14:48–9, 60, 75**
 Investissements, types, **7:64; 14:26–8, 39; 16:24; 18:12–14; 19:31**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:68–9**
 Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:43–4, 57**
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:99**
 Lois et règlements, **1:43; 3:59; 7:21; 10:27–8; 12:63**
 Mesures curatives, **8:53, 56; 10:60; 14:48, 60; 16:51–3**
 Monnaie, **2:17–19**
 Motions et décisions, Budget, étude des mesures législatives (Exercice 2004-05), **1:10, 48–9**
 Motions et décisions, Budget, questions concernant les consommateurs dans le secteur des services financiers (Exercice 2004-05), **1:10, 49**
 Motions et décisions, Budget, questions traitant des dons de charité (Exercice 2004-05), **1:9, 48**
 Motions et décisions, Budget, situation actuelle du régime financier canadien et international, (Exercice 2004-05), **1:9, 48**
 Motions et décisions, Budget, situation actuelle du régime financier canadien et international, (Exercice 2005-06), **7:5**
 Motions et décisions, Projet de loi S-25, étude article par article, exemption, **12:5, 49**
 Motions et décisions, Projet de loi S-25, rapport au Sénat, **12:5**
 Motions et décisions, Témoins, présence d'Irwin Cotler et représentants du ministère de la Justice Canada, **14:5**
 Nature et l'environnement, **4:36**
 Normes de l'industrie, **7:35**
 Organisations et institutions - Agriculture et services alimentaires, **14:39**
 Organisations et institutions - Assurance, **7:63–4; 12:14–15; 19:30**

Moore, Hon. Wilfred P. – *Cont'd*

Motions and decisions, Budget, study of legislation (Fiscal year 2004-05), **1:10**, 48–9
 Motions and decisions, Witnesses, appearance of Irwin Cotler and officials from the Department of Justice Canada, **14:5**
 Nature and environment, **4:36**
 Organizations and institutions - Accounting, **3:18**
 Organizations and institutions - Agriculture and food service, **14:39**
 Organizations and institutions - Banking and lending, **2:17**; **3:59**; **5:79**; **11:47**; **14:39**; **16:24**
 Organizations and institutions - Business and economic development, **7:58**–9; **13:50**–1, 96–7; **14:39**
 Organizations and institutions - Competition and consumer protection services, **1:43**; **7:21**–4
 Organizations and institutions - Credit and electronic payment services, **7:21**; **10:27**, 60
 Organizations and institutions - Education and research, **3:60**; **7:21**; **13:96**, 98
 Organizations and institutions - Finance and investments, **10:60**; **14:26**, 28, 38–40, 49, 59, 75; **18:13**
 Organizations and institutions - Information technologies, **7:21**
 Organizations and institutions - Insurance, **7:63**–4; **12:14**–15; **19:30**
 Organizations and institutions - Ombudsman services and arbitrators, **8:17**–18, 52–3, 56; **16:53**, 57
 Organizations and institutions - Security, **13:106**–7; **14:75**–6
 Payment clearing and settlement system, **18:59**–61
 Points of order, Hearing from witnesses, **8:43**
 Post-secondary education, **4:56**, 59, 93; **19:68**–9
 Primary insurance sector, **1:47**; **7:63**–4; **12:14**–15, 63–4; **19:29**, 38
 Procedure, Committee's mandate, **1:43**
 Redress, **8:53**, 56; **10:60**; **14:48**, 60; **16:51**–3
 Reinsurance sector, **19:29**–31
 Retirement and income plans, **4:56**
 Small and medium-sized enterprises, **7:64**; **13:50**–1, 97–8
 Standing committees, **2:31**; **19:68**–9
 Studies, reports, and other media, **3:62**; **7:35**; **11:46**–7; **14:39**–40; **16:25**; **18:13**
 Tax strategies, **3:17**–18

Oliver, Hon. Donald H.

Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **12:35**
 Bank Act, **12:35**; **18:14**
 Banking sector, **2:14**; **12:35**; **16:22**
 Charitable organizations and foundations, **3:15**, 22, 56–8, 62, 73; **4:35**–6
 Credit, **12:35**
 Currency, **2:14**, 16, 31
 Economic crimes and security measures, **2:31**; **11:39**–40; **12:35**; **13:107**
 Economics, domestic and international trading, **2:14**–15
 Economics, growth and development, **2:14**–15; **13:29**–30, 91; **16:22**; **18:14**, 27
 Economics, legal entities, **2:14**; **13:107**; **16:21**–3, 74; **18:15**
 Economics, markets and sectors, **2:14**–15; **13:29**–30; **18:15**

Moore, honorable Wilfred P. -- *Suite*

Organisations et institutions - Comptabilité, **3:18**
 Organisations et institutions - Concurrence et protection des consommateurs, **1:43**; **7:21**–4
 Organisations et institutions - Crédit et services de paiement électronique, **7:21**; **10:27**, 60
 Organisations et institutions - Développement commercial et économique, **7:58**–9; **13:50**–1, 96–7; **14:39**
 Organisations et institutions - Éducation et recherche, **3:60**; **7:21**; **13:96**, 98
 Organisations et institutions - Finance et investissements, **10:60**; **14:26**, 28, 38–40, 49, 59, 75; **18:13**
 Organisations et institutions - Opérations bancaires et de prêt, **2:17**; **3:59**; **5:79**; **11:47**; **14:39**; **16:24**
 Organisations et institutions - Sécurité, **13:106**–7; **14:75**–6
 Organisations et institutions - Services de conciliation et arbitres, **8:17**–18, 52–3, 56; **16:53**, 57
 Organisations et institutions - Technologies de l'information, **7:21**
 Organismes de bienfaisance et fondations, **3:17**–19, 59–60; **4:36**
 Petites et moyennes entreprises, **7:64**; **13:50**–1, 97–8
 Politiques gouvernementales, **2:17**–19; **13:50**, 52–3
 Procédure, Mandat du comité, **1:43**
 Projet de loi cités, **19:68**
 Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:49**
 Rappels au règlement, Audition des témoins, **8:43**
 Réassurance, **19:29**–31
 Régimes de retraite et de revenus, **4:56**
 Secteur bancaire, **7:35**; **11:55**; **13:50**; **16:25**; **18:60**
 Secteur financier, cadre de réglementation, acteurs clés, **1:43**; **2:32**; **11:46**–7; **12:64**; **18:13**, 26; **19:31**
 Secteur financier canadien, **5:79**; **10:60**–1; **11:57**; **12:14**–15, 64; **14:27**, 39; **18:60**
 Secteur financier, concurrence et protection de la vie privée, **1:43**, 47; **7:21**–2; **10:27**–8; **12:63**–4; **18:61**
 Secteur financier international, **1:43**; **11:55**; **12:63**; **14:27**
 Secteur financier, structure de réglementation, évaluation, **1:47**; **7:21**–4, 35; **10:83**; **14:39**–40, 59
 Stratagèmes fiscaux, **3:17**–18
 Système de compensation et de règlement des paiements, **18:59**–61

Oliver, honorable Donald H.

Assurance en première ligne, **12:60**
 Autorités monétaires, **2:14**, 16, 31; **11:40**; **18:14**
 Comités permanents, **7:28**
 Crédit, **12:35**
 Crimes économiques et mesures de sécurité, **2:31**; **11:39**–40; **12:35**; **13:107**
 Économie, commerce canadien et international, **2:14**–15
 Économie, croissance et développement, **2:14**–15; **13:29**–30, 91; **16:22**; **18:14**, 27
 Économie, entités juridiques, **2:14**; **13:107**; **16:21**–3, 74; **18:15**
 Économie, marchés et secteurs d'activité, **2:14**–15; **13:29**–30; **18:15**
 Économie, politique publique, **3:22**, 56–7; **4:36**; **13:29**–30; **16:12**, 22, 74
 Études, rapports et autres médias, **2:14**, 31; **18:14**–15

Oliver, Hon. Donald H. – *Cont'd*

Economics, public policy, 3:22, 56–7; 4:36; 13:29–30; 16:12, 22, 74
 Financial sector, domestic, 12:16–18; 18:15, 27
 Financial sector, regulatory framework, assessment, 7:28; 11:40; 12:35
 Financial sector, regulatory framework, key players, 2:14; 12:35–6; 16:74; 18:14, 27
 Government policies, 16:22
 Investments, regulatory authorities, 18:15
 Investments, types, 12:45; 13:107
 Laws and regulations, 12:45–7
 Monetary authority, 2:14, 16, 31; 11:40; 18:14
 Motions and decisions, Draft report, adoption, 4:8
 Motions and decisions, Report for charitable giving, postponement of report presentation, 8:62
 Organizations and institutions - Accounting, 3:56
 Organizations and institutions - Banking and lending, 2:14; 16:22–3
 Organizations and institutions - Competition and consumer protection services, 5:31; 7:28
 Organizations and institutions - Insurance, 12:16–18
 Organizations and institutions - Natural resources and environment, 4:35–6
 Organizations and institutions - Ombudsman services and arbitrators, 8:72–3; 12:35–6
 Organizations and institutions - Religious associations, 12:45
 Organizations and institutions - Security, 13:107
 Payment clearing and settlement system, 12:35
 Primary insurance sector, 12:60
 Real estate, 4:36
 Redress, 8:72–3; 12:35–6
 Retirement and income plans, 3:57–8
 Small and medium-sized enterprises, 13:91
 Standing committees, 7:28
 Studies, reports, and other media, 2:14, 31; 18:14–15

Plamondon, Hon. Madeleine

Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, 12:46, 50
 Act to amend the Criminal Code (criminal interest rate), 5:7–9, 11, 17–21, 51, 64, 77; 6:16, 18; 7:36; 15:12, 14–15, 17; 18:53
 Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, 1:27; 12:61, 80
 Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, 2:40–1, 56
 Act to provide financial assistance for post-secondary education savings, 4:78–9, 92, 97
 Alternative financing, 1:28, 40; 2:19; 5:10, 12–13, 15–19, 32, 42, 51, 53, 55, 76–9; 6:15–18, 67–8; 7:36–8; 10:39; 11:42, 78, 80–1; 12:79; 15:14, 17; 16:55–6; 18:53, 68–70
 Bank Act, 6:16
 Banking sector, 1:27–8; 5:10, 13, 19; 6:15–16, 67–8; 7:24, 36–8; 10:23; 11:42, 54; 12:29–30, 80–1; 15:19; 16:55–6; 18:48, 60–1, 68

Oliver, honorable Donald H. -- *Suite*

Immobilier, 4:36
 Investissements, organismes de réglementation, 18:15
 Investissements, types, 12:45; 13:107
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, 12:35
 Loi sur les banques, 12:35; 18:14
 Lois et règlements, 12:45–7
 Mesures curatives, 8:72–3; 12:35–6
 Monnaie, 2:14, 16, 31
 Motions et décisions, Projet de rapport, adoption, 4:8
 Motions et décisions, Rapport sur les dons de charité, report de la présentation du rapport, 8:62
 Organisations et institutions - Associations religieuses, 12:45
 Organisations et institutions - Assurance, 12:16–18
 Organisations et institutions - Comptabilité, 3:56
 Organisations et institutions - Concurrence et protection des consommateurs, 5:31; 7:28
 Organisations et institutions - Opérations bancaires et de prêt, 2:14; 16:22–3
 Organisations et institutions - Ressources naturelles et environnement, 4:35–6
 Organisations et institutions - Sécurité, 13:107
 Organisations et institutions - Services de conciliation et arbitres, 8:72–3; 12:35–6
 Organismes de bienfaisance et fondations, 3:15, 22, 56–8, 62, 73; 4:35–6
 Petites et moyennes entreprises, 13:91
 Politiques gouvernementales, 16:22
 Régimes de retraite et de revenus, 3:57–8
 Secteur bancaire, 2:14; 12:35; 16:22
 Secteur financier, cadre de réglementation, acteurs clés, 2:14; 12:35–6; 16:74; 18:14, 27
 Secteur financier canadien, 12:16–18; 18:15, 27
 Secteur financier, structure de réglementation, évaluation, 7:28; 11:40; 12:35
 Système de compensation et de règlement des paiements, 12:35

Plamondon, honorable Madeleine

Accords fiscaux et traités du Canada, 2:40–1
 Assurance en première ligne, 3:37–8; 6:16; 7:24–5, 57, 70–1; 8:9–10, 16, 50–2, 64–5, 73–4; 10:78–9; 11:94–8; 12:21–3, 61
 Autorités monétaires, 11:42; 18:30
 Code criminel, 1:40; 5:7–9, 13, 21, 31, 51, 53, 63; 6:16; 11:42; 15:9–10, 14–17; 18:68–9
 Comités permanents, 5:9
 Coopératives, 10:36–9; 11:41–2, 54, 78; 12:29–30; 16:55; 18:68
 Crédit, 1:27, 40; 2:19–20; 5:7–20, 42, 51, 64, 76, 78; 6:16–17, 67; 7:20, 26, 37; 10:22–6, 30, 37, 79; 11:40–2, 54, 78; 12:38; 15:9, 15, 19–20; 16:55; 18:21, 53, 68
 Crimes économiques et mesures de sécurité, 5:51, 63; 11:78, 80; 12:31–2; 14:51, 59, 76–8; 15:17
 Décisions du tribunal, 5:31, 63; 7:24
 Démographie, 17:26–7, 46, 68, 82, 94
 Économie, commerce canadien et international, 13:86
 Économie, croissance et développement, 2:19; 10:37; 11:40, 45–6, 54, 78; 13:28, 86–7; 16:74; 17:26, 45–6; 18:21–2, 30

Plamondon, Hon. Madeleine – *Cont'd*

Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:98**
 Bill S-17, Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:56**
 Bill S-19, Act to amend the Criminal Code (criminal interest rate), **5:10; 15:23**
 Bill S-25, An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:49–50**
 Charitable organizations and foundations, **3:20–1, 24, 37, 55–6**
 Cooperatives, **10:36–9; 11:41–2, 54, 78; 12:29–30; 16:55; 18:68**
 Court decisions, **5:31, 63; 7:24**
 Credit, **1:27, 40; 2:19–20; 5:7–20, 42, 51, 64, 76, 78; 6:16–17, 67; 7:20, 26, 37; 10:22–6, 30, 37, 79; 11:40–2, 54, 78; 12:38; 15:9, 15, 19–20; 16:55; 18:21, 53, 68**
 Criminal Code, **1:40; 5:7–9, 13, 21, 31, 51, 53, 63; 6:16; 11:42; 15:9–10, 14–17; 18:68–9**
 Currency, **18:21**
 Demographics, **17:26–7, 46, 68, 82, 94**
 Economic crimes and security measures, **5:51, 63; 11:78, 80; 12:31–2; 14:51, 59, 76–8; 15:17**
 Economics, domestic and international trading, **13:86**
 Economics, growth and development, **2:19; 10:37; 11:40, 45–6, 54, 78; 13:28, 86–7; 16:74; 17:26, 45–6; 18:21–2, 30**
 Economics, legal entities, **11:40–2, 54; 12:46, 62; 13:28, 86–8; 16:23–4, 74; 17:46; 18:21**
 Economics, markets and sectors, **6:77; 7:57; 10:36; 11:45–6, 78; 12:29, 62, 64; 13:28, 86–8; 16:74; 18:22**
 Economics, public policy, **13:28–9, 87; 16:23–4, 74**
 Education savings plan, **4:52, 78**
 Employment, **13:86, 88; 17:26–7, 45, 47, 94**
 Family and society, **4:51–2, 78; 17:26–7, 45–6, 67, 82, 93–4**
 Financial sector, competition and privacy protection, **7:26; 10:24, 26; 12:62; 14:77**
 Financial sector, domestic, **1:28; 5:8–12, 42, 51; 6:17–18, 67–8; 7:36–7, 57, 70, 72–3; 8:50, 52, 57, 65; 10:22, 30, 34, 36–7, 56, 58, 78–9; 11:41–3, 54, 78, 94–8; 12:21–2, 29, 31, 33, 47, 62, 79; 14:22, 36–7, 52; 18:60–1**
 Financial sector, international, **5:76–8; 8:50; 10:40; 11:42, 78; 12:62**
 Financial sector, regulatory framework, assessment, **5:42, 76–7; 6:16, 68, 70; 7:36–8, 70; 8:16, 51; 10:56; 11:95; 12:23, 80; 14:36–7, 51, 54; 18:69**
 Financial sector, regulatory framework, key players, **5:8–9; 6:16; 7:70; 11:40–2, 45; 12:22, 80; 16:57; 18:21**
 Fiscal agreements and Canadian treaties, **2:40–1**
 Government policies, **13:28**
 Health care, **17:27, 94**
 Industry standards, **1:27; 12:80; 18:52–3**
 Investments, regulatory authorities, **10:56; 12:33; 14:22, 53; 15:14–15**
 Investments, types, **10:58–9; 11:95; 12:33, 46, 48–50, 81; 13:28; 14:21–3, 36, 51–2, 54; 18:21**
 Laws and regulations, **1:49; 2:40; 5:8, 18, 20, 78; 6:70; 7:24, 26; 8:16, 51, 65; 10:24; 12:46, 62**
 Monetary authority, **11:42; 18:30**
 Motions and decisions, Bill C-5, reporting to the Senate, **4:98**

Plamondon, honorable Madeleine -- *Suite*

Économie, entités juridiques, **11:40–2, 54; 12:46, 62; 13:28, 86–8; 16:23–4, 74; 17:46; 18:21**
 Économie, marchés et secteurs d'activité, **6:77; 7:57; 10:36; 11:45–6, 78; 12:29, 62, 64; 13:28, 86–8; 16:74; 18:22**
 Économie, politique publique, **13:28–9, 87; 16:23–4, 74**
 Emploi, **13:86, 88; 17:26–7, 45, 47, 54, 94**
 Enseignement postsecondaire, **4:51–2, 60, 79, 92, 97**
 Épargne pour études, **4:52, 78**
 Études, rapports et autres médias, **1:27; 5:31–2; 6:16–17; 7:70; 8:33; 10:59; 11:94, 98; 17:45, 82; 18:21, 52–3**
 Famille et société, **4:51–2, 78; 17:26–7, 45–6, 67, 82, 93–4**
 Financement non traditionnel, **1:28, 40; 2:19; 5:10, 12–13, 15–19, 32, 42, 51, 53, 55, 76–9; 6:15–18, 67–8; 7:36–8; 10:39; 11:42, 78, 80–1; 12:79; 15:14, 17; 16:55–6; 18:53, 68–70**
 Immobilier, **18:21**
 Investissements, organismes de réglementation, **10:56; 12:33; 14:22, 53; 15:14–15**
 Investissements, types, **10:58–9; 11:95; 12:33, 46, 48–50, 81; 13:28; 14:21–3, 36, 51–2, 54; 18:21**
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **1:27; 12:61, 80**
 Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:40–1, 56**
 Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:46, 50**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:7–9, 11, 17–21, 51, 64, 77; 6:16, 18; 7:36; 15:12, 14–15, 17; 18:53**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:78–9, 92, 97**
 Loi sur les banques, **6:16**
 Lois et règlements, **1:49; 2:40; 5:8, 18, 20, 78; 6:70; 7:24, 26; 8:16, 51, 65; 10:24; 12:46, 62**
 Mesures curatives, **6:68, 70; 7:24, 70; 8:9–10, 12–13, 16, 33–4, 39, 50–1, 57–8, 61, 64–6, 73–4; 10:56; 12:62; 14:51–4, 77–8; 15:16; 16:55, 57; 18:68–9**
 Monnaie, **18:21**
 Motions et décisions, Budget, questions concernant les consommateurs dans le secteur des services financier (Exercice 2005–06), **7:5**
 Motions et décisions, Projet de loi C-5, rapport au Sénat, **4:98**
 Motions et décisions, Projet de loi S-19, étude article par article, **15:3–4, 23**
 Motions et décisions, Projet de loi S-25, rapport au Sénat, **12:49–50**
 Motions et décisions, Rapport final, présentation, **8:4**
 Motions et décisions, Réunion d'organisation, **1:13, 15–17**
 Nature et l'environnement, **4:33**
 Normes de l'industrie, **1:27; 12:80; 18:52–3**
 Organisations et institutions - Associations religieuses, **12:46, 49–50**
 Organisations et institutions - Assurance, **7:71–2; 8:65; 12:21–2**
 Organisations et institutions - Communications, **7:24**

Plamondon, Hon. Madeleine – *Cont'd*

Motions and decisions, Bill S-19, clause-by-clause consideration, **15:3–4, 23**
 Motions and decisions, Bill S-25, reporting to the Senate, **12:49–50**
 Motions and decisions, Budget, consumer issues arising in the financial services sector (Fiscal year 2005-06), **7:5**
 Motions and decisions, Final report, presentation, **8:4**
 Motions and decisions, Organization meeting, **1:13, 15–17**
 Nature and environment, **4:33**
 Organizations and institutions - Banking and lending, **5:10, 16, 42, 51, 55, 77–9; 10:36–40; 11:42, 78; 18:52, 60, 68–9**
 Organizations and institutions - Communications, **7:24**
 Organizations and institutions - Competition and consumer protection services, **5:8, 11, 42, 76; 6:67–9, 77; 7:25–6; 12:38**
 Organizations and institutions - Cooperatives and helping organizations, **3:20**
 Organizations and institutions - Credit and electronic payment services, **10:22–6, 79; 18:52–3**
 Organizations and institutions - Education and research, **1:28**
 Organizations and institutions - Finance and investments, **14:51, 53, 59**
 Organizations and institutions - Industry and retail trade, **6:16; 11:41; 12:79; 14:59**
 Organizations and institutions - Insurance, **7:71–2; 8:65; 12:21–2**
 Organizations and institutions - Justice, **5:31, 62–4; 8:50; 10:79–80; 15:14; 18:69**
 Organizations and institutions - Ombudsman services and arbitrators, **1:27; 7:57; 8:9, 12–13, 15–16, 34, 39, 50–1, 57–8, 64–6, 73–4; 16:55**
 Organizations and institutions - Religious associations, **12:46, 49–50**
 Organizations and institutions - Security, **14:76–8**
 Payment clearing and settlement system, **11:78–80; 12:31–2, 80–1; 16:55; 18:48, 52–3, 59–61, 68**
 Post-secondary education, **4:51–2, 60, 79, 92, 97**
 Primary insurance sector, **3:37–8; 6:16; 7:24–5, 57, 70–1; 8:9–10, 16, 50–2, 64–5, 73–4; 10:78–9; 11:94–8; 12:21–3, 61**
 Procedure, Committee's organization, **6:15; 15:9–10, 25**
 Real estate, **18:21**
 Redress, **6:68, 70; 7:24, 70; 8:9–10, 12–13, 16, 33–4, 39, 50–1, 57–8, 61, 64–6, 73–4; 10:56; 12:62; 14:51–4, 77–8; 15:16; 16:55, 57; 18:68–9**
 Retirement and income plans, **4:52; 11:40–1; 17:28; 18:22**
 Small and medium-sized enterprises, **5:64; 7:57–8; 13:28, 88**
 Standing committees, **5:9**
 Studies, reports, and other media, **1:27; 5:31–2; 6:16–17; 7:70; 8:33; 10:59; 11:94, 98; 17:45, 82; 18:21, 52–3**

Robichaud, Hon. Fernand

Post-secondary education, **4:55–6**

Plamondon, honorable Madeleine -- *Suite*

Organisations et institutions - Concurrence et protection des consommateurs, **5:8, 11, 42, 76; 6:67–9, 77; 7:25–6; 12:38**
 Organisations et institutions - Coopératives et organismes d'aide, **3:20**
 Organisations et institutions - Crédit et services de paiement électronique, **10:22–6, 79; 18:52–3**
 Organisations et institutions - Éducation et recherche, **1:28**
 Organisations et institutions - Finance et investissements, **14:51, 53, 59**
 Organisations et institutions - Industrie et commerce de détail, **6:16; 11:41; 12:79; 14:59**
 Organisations et institutions - Justice, **5:31, 62–4; 8:50; 10:79–80; 15:14; 18:69**
 Organisations et institutions - Opérations bancaires et de prêt, **5:10, 16, 42, 51, 55, 77–9; 10:36–40; 11:42, 78; 18:52, 60, 68–9**
 Organisations et institutions - Sécurité, **14:76–8**
 Organisations et institutions - Services de conciliation et arbitres, **1:27; 7:57; 8:9, 12–13, 15–16, 34, 39, 50–1, 57–8, 64–6, 73–4; 16:55**
 Organismes de bienfaisance et fondations, **3:20–1, 24, 37, 55–6**
 Petites et moyennes entreprises, **5:64; 7:57–8; 13:28, 88**
 Politiques gouvernementales, **13:28**
 Procédure, Organisation du comité, **6:15; 15:9–10, 25**
 Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:98**
 Projet de loi S-17, Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:56**
 Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel), **5:10; 15:23**
 Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:49–50**
 Régimes de retraite et de revenus, **4:52; 11:40–1; 17:28; 18:22**
 Secteur bancaire, **1:27–8; 5:10, 13, 19; 6:15–16, 67–8; 7:24, 36–8; 10:23; 11:42, 54; 12:29–30, 80–1; 15:19; 16:55–6; 18:48, 60–1, 68**
 Secteur financier, cadre de réglementation, acteurs clés, **5:8–9; 6:16; 7:70; 11:40–2, 45; 12:22, 80; 16:57; 18:21**
 Secteur financier canadien, **1:28; 5:8–12, 42, 51; 6:17–18, 67–8; 7:36–7, 57, 70, 72–3; 8:50, 52, 57, 65; 10:22, 30, 34, 36–7, 56, 58, 78–9; 11:41–3, 54, 78, 94–8; 12:21–2, 29, 31, 33, 47, 62, 79; 14:22, 36–7, 52; 18:60–1**
 Secteur financier, concurrence et protection de la vie privée, **7:26; 10:24, 26; 12:62; 14:77**
 Secteur financier international, **5:76–8; 8:50; 10:40; 11:42, 78; 12:62**
 Secteur financier, structure de réglementation, évaluation, **5:42, 76–7; 6:16, 68, 70; 7:36–8, 70; 8:16, 51; 10:56; 11:95; 12:23, 80; 14:36–7, 51, 54; 18:69**
 Soins de santé, **17:27, 94**
 Système de compensation et de règlement des paiements, **11:78–80; 12:31–2, 80–1; 16:55; 18:48, 52–3, 59–61, 68**

Robichaud, honorable Fernand

Enseignement postsecondaire, **4:55–6**

Robichaud, Hon. Fernand – *Cont'd*

Retirement and income plans, **4:56**

Romkey, Hon. William

An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, **12:46**

Segal, Hon. Hugh

Banking sector, **18:31**
 Credit, **18:31**
 Currency, **18:27**
 Economics, growth and development, **18:17**
 Economics, legal entities, **18:31**
 Economics, markets and sectors, **18:31**
 Economics, public policy, **18:17**
 Financial sector, regulatory framework, key players, **18:31**
 Government policies, **18:16–17**
 Investments, types, **18:31**
 Monetary authority, **18:16–17, 27, 31**

St-Germain, Hon. Gerry

Currency, **2:32**
 Economics, domestic and international trading, **2:32**
 Economics, growth and development, **2:32; 11:43–4**
 Economics, markets and sectors, **2:32; 11:43–4, 46**

Stratton, Hon. Terry

Commissions of inquiry, **18:19**
 Economic crimes and security measures, **18:19**
 Economics, legal entities, **18:19**
 Financial sector, regulatory framework, assessment, **18:19–20**
 Financial sector, regulatory framework, key players, **18:19**
 Government policies, **18:19**
 Organizations and institutions - Finance and investments, **18:19**
 Organizations and institutions - Public administration, **18:19**
 Standing committees, **18:19**

Tkachuk, Hon. David

Act to amend the Excise Tax Act (elimination of excise tax on jewellery), **19:107–8**
 Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:70–3, 83**
 Act to provide financial assistance for post-secondary education savings, **4:58, 76, 88–9, 94–6**
 Alternative financing, **1:39; 18:57, 70–1**
 Banking sector, **1:33, 39; 6:20, 35; 10:17–18; 11:82–3; 14:54, 56; 18:9, 57, 61, 70**
 Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:97–8**
 Bill S-19, Act to amend the Criminal Code (criminal interest rate), **15:24**
 Bills cited, **4:89**
 Charitable organizations and foundations, **4:43–4**
 Cooperatives, **1:33–4**
 Credit, **10:17–21, 29; 11:82–3; 18:57, 70; 19:73–4, 77**
 Currency, **2:10–11, 30; 13:77, 85; 18:8–9**

Robichaud, honorable Fernand -- *Suite*

Régimes de retraite et de revenus, **4:56**

Romkey, honorable William

Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », **12:46**

Segal, honorable Hugh

Autorités monétaires, **18:16–17, 27, 31**
 Crédit, **18:31**
 Économie, croissance et développement, **18:17**
 Économie, entités juridiques, **18:31**
 Économie, marchés et secteurs d'activité, **18:31**
 Économie, politique publique, **18:17**
 Investissements, types, **18:31**
 Monnaie, **18:27**
 Politiques gouvernementales, **18:17**
 Secteur bancaire, **18:31**
 Secteur financier, cadre de réglementation, acteurs clés, **18:31**

St-Germain, honorable Gerry

Économie, commerce canadien et international, **2:32**
 Économie, croissance et développement, **2:32; 11:43–4**
 Économie, marchés et secteurs d'activité, **2:32; 11:43–4, 46**
 Monnaie, **2:32**

Stratton, honorable Terry

Comités permanents, **18:19**
 Commissions d'enquête parlementaires, **18:19**
 Crimes économiques et mesures de sécurité, **18:19**
 Économie, entités juridiques, **18:19**
 Organisations et institutions - Administration publique, **18:19**
 Organisations et institutions - Finance et investissements, **18:19**
 Politiques gouvernementales, **18:19**
 Secteur financier, cadre de réglementation, acteurs clés, **18:19**
 Secteur financier, structure de réglementation, évaluation, **18:19–20**

Tkachuk, honorable David

Accords fiscaux et traités du Canada, **2:46–8**
 Assurance en première ligne, **19:27–8, 34, 47–8**
 Autorités monétaires, **2:10–11**
 Comités permanents, **18:8**
 Coopératives, **1:33–4**
 Crédit, **10:17–21, 29; 11:82–3; 18:57, 70; 19:73–4, 77**
 Crimes économiques et mesures de sécurité, **14:55–7**
 Démographie, **17:24–6, 81**
 Droits de la personne, **2:45–8**
 Économie, commerce canadien et international, **2:10; 13:77, 85**
 Économie, croissance et développement, **2:10; 11:82–3; 13:31–2, 54–6, 75–7, 85, 95; 17:24; 18:8–9, 25; 19:108–9**
 Économie, entités juridiques, **14:54–7; 19:27–8**
 Économie, marchés et secteurs d'activité, **2:10–11; 11:83; 13:54, 85; 14:55–7; 19:28**
 Économie, politique publique, **4:42–4, 58, 77; 13:31, 54–6; 17:25, 78, 80; 18:25; 19:76–7, 95–6, 107–9**
 Emploi, **4:58; 13:31, 75, 77; 17:24–6, 78–80; 19:70–2, 76**
 Enseignement postsecondaire, **4:58–9, 76, 88–9, 95–6**

Tkachuk, Hon. David – *Cont'd*

Demographics, **17:24–6, 81**
 Economic crimes and security measures, **14:55–7**
 Economics, domestic and international trading, **2:10; 13:77, 85**
 Economics, growth and development, **2:10; 11:82–3; 13:31–2, 54–6, 75–7, 85, 95; 17:24; 18:8–9, 25; 19:108–9**
 Economics, legal entities, **14:54–7; 19:27–8**
 Economics, markets and sectors, **2:10–11; 11:83; 13:54, 85; 14:55–7; 19:28**
 Economics, public policy, **4:42–3, 58, 77; 13:31, 54–6; 17:25, 78, 80; 18:25; 19:76–7, 95–6, 107–9**
 Education savings plan, **4:59, 76–7**
 Employment, **4:58; 13:31, 75, 77; 17:24–6, 78–80; 19:70–2, 76**
 Family and society, **4:58–9, 76–7; 17:78, 81**
 Financial sector, competition and privacy protection, **18:72**
 Financial sector, domestic, **1:33–4, 39, 45; 6:35; 11:82–3; 14:55–6; 18:9, 74; 19:27–8, 34, 72–3, 76**
 Financial sector, international, **10:19; 14:56; 19:47–8**
 Financial sector, regulatory framework, assessment, **6:20, 34; 11:83; 14:54; 18:72**
 Financial sector, regulatory framework, key players, **1:33, 35, 45; 2:11; 6:20, 34–5; 19:28, 47, 102, 107**
 Fiscal agreements and Canadian treaties, **2:46–8**
 Government policies, **2:11; 4:44; 13:54–6; 19:72, 83, 107**
 Health care, **17:24**
 Human rights, **2:45–8**
 Industry standards, **14:56; 19:47, 49**
 Investments, types, **14:56–8; 17:79–80; 19:28**
 Laws and regulations, **14:54**
 Monetary authority, **2:10–11**
 Motions and decisions, Bill C-5, reporting to the Senate, **4:97–8**
 Motions and decisions, Communication plan of Committee, **14:7**
 Motions and decisions, Draft report, adoption and tabling, **14:7**
 Motions and decisions, Election of the Deputy Chair, **1:4, 12**
 Motions and decisions, Organization meeting, **1:12–14, 16–17**
 Organizations and institutions - Banking and lending, **2:10; 10:17–18; 18:72, 74; 19:71**
 Organizations and institutions - Business and economic development, **19:71**
 Organizations and institutions - Cooperatives and helping organizations, **2:45**
 Organizations and institutions - Credit and electronic payment services, **10:18, 21, 29**
 Organizations and institutions - Education and research, **14:54; 18:8**
 Organizations and institutions - Finance and investments, **14:55; 19:71–2**
 Organizations and institutions - Health, **10:21**
 Organizations and institutions - Industry and retail trade, **14:55–7**
 Organizations and institutions - Information technologies, **14:54**
 Organizations and institutions - Insurance, **19:34, 75**
 Organizations and institutions - International relations and immigration, **2:45–7**
 Organizations and institutions - Justice, **19:72**

Tkachuk, honorable David -- *Suite*

Épargne pour études, **4:59, 76–7**
 Études, rapports et autres médias, **2:45; 17:24–5; 18:71; 19:33**
 Famille et société, **4:58–9, 76–7; 17:78, 81**
 Financement non traditionnel, **1:39; 18:57, 70–1**
 Investissements, types, **14:56–8; 17:79–80; 19:28**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:70–3, 83**
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:107–8**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:58, 76, 88–9, 94–6**
 Lois et règlements, **14:54**
 Mesures curatives, **19:72, 75**
 Monnaie, **2:10–11, 30; 13:77, 85; 18:8–9**
 Motions et décisions, Élection du vice-président, **1:4, 12**
 Motions et décisions, Plan de communications du comité, **14:7**
 Motions et décisions, Projet de loi C-5, rapport au Sénat, **4:97–8**
 Motions et décisions, Projet de rapport, adoption et présentation, **14:7**
 Motions et décisions, Réunion d'organisation, **1:12–14, 16–17**
 Normes de l'industrie, **14:56; 19:47, 49**
 Organisations et institutions - Assurance, **19:34, 75**
 Organisations et institutions - Coopératives et organismes d'aide, **2:45**
 Organisations et institutions - Crédit et services de paiement électronique, **10:18, 21, 29**
 Organisations et institutions - Développement commercial et économique, **19:72**
 Organisations et institutions - Éducation et recherche, **14:54; 18:8**
 Organisations et institutions - Finance et investissements, **14:55; 19:72**
 Organisations et institutions - Industrie et commerce de détail, **14:55–7**
 Organisations et institutions - Justice, **19:72**
 Organisations et institutions - Opérations bancaires et de prêt, **2:10; 10:17–18; 18:72, 74; 19:71**
 Organisations et institutions - Politique, **19:107**
 Organisations et institutions - Relations internationales et immigration, **2:45–7**
 Organisations et institutions - Santé, **10:21**
 Organisations et institutions - Technologies de l'information, **14:54**
 Organismes de bienfaisance et fondations, **4:43–4**
 Politiques gouvernementales, **2:11; 4:44; 13:54–6; 19:72, 83, 107**
 Procédure, Organisation du comité, **2:55, 57; 15:11**
 Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:97–8**
 Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel), **15:24**
 Projets de loi cités, **4:89**
 Rappels au règlement, Intervention du parrain du projet de loi, sénateur Angus, **2:55**
 Réassurance, **19:17, 19, 27–8, 33–4**

Tkachuk, Hon. David – *Cont’d*

Organizations and institutions - Politics, **19:107**
 Payment clearing and settlement system, **18:57**
 Points of order, Intervention of sponsor of a bill, Senator Angus, **2:55**
 Post-secondary education, **4:58–9, 76, 88–9, 95–6**
 Primary insurance sector, **19:27–8, 34, 47–8**
 Procedure, Committee's organization, **2:55, 57; 15:11**
 Redress, **19:72, 75**
 Reinsurance sector, **19:17, 19, 27–8, 33–4**
 Retirement and income plans, **4:58–9; 13:31–2; 17:24–5, 78–81; 19:75**
 Standing committees, **18:8**
 Studies, reports, and other media, **2:45; 17:24–5; 18:71; 19:33**
 Tax strategies, **19:76**

SUBJECTS**Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada. *See also* Bill S-25, An Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada**

Amendments, **12:46**
 Content, **12:47**
 Objectives, **12:45–6, 48, 50**

Act to amend the Criminal Code (criminal interest rate). *See also* Bill S-19, Act to amend the Criminal Code (criminal interest rate) *And also* Criminal Code

Application, **5:19, 44–5, 64; 6:18; 15:14, 16**
 Lobbying, **5:17, 33–5, 62, 82; 15:12, 16–17; 18:53, 55, 63**
 Objectives, **5:7–9, 11, 14, 17–22, 24, 26–7, 29, 37–8, 42, 44, 47, 51, 53–4, 56, 58, 67, 69, 77; 6:10, 16; 7:36; 15:6–7, 12–15, 17–19**
 Study, **5:32, 56; 11:42**
 Terminology, statistics, **5:7–8, 10, 17–21, 37, 45, 60**

Act to amend the Excise Tax Act (elimination of excise tax on jewellery). *See also* Bill C-259, Act to amend the Excise Tax Act (elimination of excise tax on jewellery)

Amendments, **19:90**
 Discussion, studying, **19:89–91, 95–6, 102, 108, 110**
 Lobbying, **19:89, 91, 93–8, 100–1, 104**
 Objectives, content, **19:87, 89–91, 95, 98–100, 107–8**

Act to amend the Patent Act. *See also* Bill C-29, Act to amend the Patent Act

Amendments, **9:7, 10, 13–15**
 Objectives, **9:6–9, 12**
 Provisions, **9:8–9, 11–15**
 Study, process and adoption, **9:6–7, 9–11**

Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions

Content, **6:6, 59; 11:64**
 Critics, **1:29**
 Objectives and results, **1:18, 22–3, 29, 33–4, 44; 6:41, 52–3, 67; 10:50, 62; 11:67–8; 12:35, 61, 68–9, 80–1; 13:108; 16:47**

Tkachuk, honorable David -- *Suite*

Régimes de retraite et de revenus, **4:58–9; 13:31–2; 17:24–5, 78–81; 19:75**
 Secteur bancaire, **1:33, 39; 6:20, 35; 10:17–18; 11:82–3; 14:54, 56; 18:9, 57, 61, 70**
 Secteur financier, cadre de réglementation, acteurs clés, **1:33, 35, 45; 2:11; 6:20, 34–5; 19:28, 47, 102, 107**
 Secteur financier canadien, **1:33–4, 39, 45; 6:35; 11:82–3; 14:56–7; 18:9, 74; 19:27–8, 34, 72–3, 76**
 Secteur financier, concurrence et protection de la vie privée, **18:72**
 Secteur financier international, **10:19; 14:56; 19:47–8**
 Secteur financier, structure de réglementation, évaluation, **6:20, 34; 11:83; 14:54; 18:72**
 Soins de santé, **17:24**
 Stratagèmes fiscaux, **19:76**
 Système de compensation et de règlement des paiements, **18:57**

SUJETS**Accord de Bâle.** *Voir* Comité de Bâle sur le contrôle bancaire
Sous Organisations et institutions - Opérations bancaires et de prêt**Accord général sur les tarifs douaniers et le commerce (GATT).** *Voir* Organisation mondiale du commerce (OMC) *Sous Organisations et institutions - Développement commercial et économique***Accords fiscaux et traités du Canada**

Contenu et mises à jour, **2:40–2, 44–5, 48, 50–3**
 Législation et politique, **2:40–1, 45**
 Objectifs, **2:36–9, 46**
 Problèmes et inquiétudes, **2:42–5**
 Traité conclus et à venir, **2:37, 39–55**

Actions à revenu en dépôt/titres représentatifs de titres à revenu en dépôt (TRTRD). *Voir* Titres *Sous Instruments financiers Sous Investissements, types***Agences de notation.** *Voir* Analystes *Sous Pratiques d'affaires Sous Secteur financier canadien***Assurance en première ligne.** *Voir aussi* Réassurance

Agents d'assurance et polices
 Compagnies canadiennes (nationales et outre-mer/internationales), **19:13–14, 16, 20–1, 26–8, 30–1, 33, 35–6, 44–6**
 Contrats/polices, **7:44, 57; 8:15–16, 21, 50–2, 58, 61, 64, 73–5; 10:68–9, 75, 79; 11:89–90, 96–7; 12:23, 63; 19:18–19, 28–9, 38, 49**
 Couverture, réclamations, **7:25, 44, 61–3, 65–6, 71–2; 8:21, 40, 44–5, 48–9, 61–2, 64–6, 74; 10:68; 11:86–9, 94–5, 97–102; 12:10, 21–2, 51–2, 54–64, 66; 19:14–15, 18, 27–9, 31, 38–40, 43**
 Primes d'assurance, **6:74; 7:44–6, 52–3, 56, 64, 66–7, 72; 8:15, 45, 49–50, 60, 62, 74; 10:69–70, 77, 80; 11:86–7, 89–90, 94–5, 99–101; 12:11, 18, 21, 64–5; 19:18, 21, 29, 34, 37–9, 43–6**
 Rétablissement après sinistre, gestion de risques, **8:50–1, 61; 11:97, 99; 19:13, 15, 18–24, 26–34, 37, 46**

Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial Institutions

- *Cont'd*

Progress and adoption, **1:18**, 22, 27, 29–30, 33–4; **6:41**; **8:30**; **10:50**; **11:63**; **12:80**–2
Study, **1:35**, 41; **6:52**; **10:74**

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts. See also Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts

Amendments, regulations, **19:70**–1, 81–2
Content, objectives
Implementation strategy, **19:64**–72, 81, 83
Limited super priority, **19:63**, 73–6, 78–80
Provisions, **19:52**–75, 77–83, 85
Lobbying, **19:52**, 54, 58–9, 63–4, 67, 70–1, 80–2
Studying, recommendations, **19:51**, 56–9, 64–70, 75–6, 80–2, 84–5

Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion. See also Bill S-17, Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion

Concerns, **2:39**, 56–7
Objectives, **2:36**–7, 43–4, 51, 55
Procedure agreement, articles, **2:40**–1
Renegotiations, update, **2:42**

Act to provide financial assistance for post-secondary education savings. See also Bill C-5, Act to provide financial assistance for post-secondary education savings

Amendments, **4:49**–50, 55, 65, 70, 74, 78, 95–7
Fundamentals and objectives, **4:46**–7, 60–3, 65–7, 69, 71, 73, 77–81, 84, 88, 90–1, 94
Opposition, **4:60**, 69–70, 74, 80–1, 90, 93–4
Provisions, **4:47**, 49–51, 56, 63–4, 67, 78–81, 83–4, 91–2, 96
Study, process and adoption, **4:45**, 49–50, 58, 60, 62, 71, 73, 76, 79–82, 84, 89–97

Alternative financing. See also Business financing Under Small and medium-sized enterprises

Alternative finance industry
Clients, **5:18**–19, 47, 51, 53, 55, 65–6, 70, 72–3, 78–9; **6:8**–9, 17–18, 21–3; **7:29**–31, 36–7, 48; **11:42**–3, 78, 80–2; **12:26**, 78–9; **18:32**, 41, 49–50, 56–7, 64–8, 70
Companies, industry growth, **1:28**–9; **2:19**; **5:12**, 32, 49, 51, 53–5, 61, 72; **6:9**, 11, 16, 63, 68; **7:30**, 36–7; **8:13**–14; **10:9**, 39; **11:53**; **12:26**; **16:55**–6; **18:34**, 53, 62–9, 73–4
Market practices, **5:10**, 12–14, 16–20, 23, 25–9, 34–6, 39–41, 65, 67–8, 70–4, 78; **12:78**–9

Assurance en première ligne -- Suite

Cadre de réglementation

Actuaires, **19:20**–1, 26–7, 32–5, 37, 39–45, 47–8, 50
Exigences en matière de clarté et de communication d'information (contrats), **7:70**; **8:65**–7; **10:68**–71, 74, 78; **11:88**, 91–2, 96, 98–9; **12:22**, 60–2, 68–9, 72, 81; **19:23**, 45, 47
Législation, **1:20**, 30–1, 36; **6:14**, 41, 57, 73–4; **7:24**, 61–8, 71–3; **8:16**–17, 40, 44–5, 47–9, 51, 65, 72–3, 75; **10:68**, 81; **11:86**, 89–92, 94–103; **12:8**–9, 11–15, 20, 24, 52–4, 76; **19:23**, 28, 32
Octroi de permis, courtiers, **19:21**, 32, 34, 36, 46, 50
Risque moral, **12:18**–19, 21

Catégorie d'assurance non-vie

Assurance automobile, **8:15**, 43, 45, 49, 51, 61, 75; **11:86**–7, 90, 94–5, 99, 101; **12:8**–10; **19:29**, 31–2, 38, 50
Assurance commerciale. Voir Assurance des entreprises
Sous Services d'opérations bancaires et d'assurance Sous Petites et moyennes entreprises

Assurance de biens et de risques, **1:31**; **6:40**, 56; **7:44**, 47–8, 57; **8:9**–10, 16, 20, 43–4, 51–2, 61; **10:35**; **11:70**, 86–91, 93–100, 102; **12:8**–10, 16, 19–20; **19:14**, 16, 22–5, 27–9, 31–2, 38–9, 50

Assurance responsabilité civile, **12:10**; **19:29**, 31

Assurance voyage, **8:40**, 65–6; **12:56**–7, 61

Catégorie et sous-catégories d'assurance-vie

Assurance-vie, **1:36**, 47; **3:37**–8; **6:16**, 49; **7:24**, 61–2, 65–8, 71–2; **8:9**, 40, 63–5, 73–5; **10:35**, 67–71, 74–6, 78–80, 83; **11:63**, 70; **12:16**, 19, 51–7, 60–1; **16:63**; **19:19**, 25, 27–9, 33–9

Compagnies mutuelles et démutualisées, **7:68**–9; **10:69**–70, 74–6; **12:65**; **19:45**–6

Comptes de participation (fonds de participation), contrats de placement garantis (CPG), **10:69**–71, 75–6; **12:65**; **16:79**

Sous-catégories (conditions, santé, invalidité, rentes/fonds distincts), **7:61**; **8:10**, 20–1, 40, 63–4, 69, 75; **11:70**; **12:51**–2, 56–61, 66; **16:58**; **19:19**, 35

Protection des consommateurs, **12:9**, 17, 22–3, 51–3, 55–6, 63–5, 68

Autorités monétaires. Voir aussi **Monnaie** Et aussi **Banque du Canada** *Sous Secteur financier, cadre de réglementation, acteurs clés*

Banques centrales à l'étranger

Amérique du Sud, **11:31**

Asie, **2:15**, 17–18; **11:31**

États-Unis, **2:8**, 10–11, 17, 22; **6:46**, 48, 51; **11:37**–8, 56; **13:27**, 100; **14:18**; **16:33**; **18:5**, 23–4

Europe, **2:25**; **11:36**; **18:17**

Perspective globale, **2:22**, 25, 35; **13:48**

Gestion des fonds publics

Compte du receveur général, **2:32**; **18:15**, 19

Gestion de la dette, **1:31**–2

Réserves de devises (Compte du fonds des changes), **1:31**–2; **2:26**, 34–5

Liquidités (prêts de dernier ressort), **1:21**; **6:46**; **10:68**; **18:31**

Marchés des capitaux (marché des changes, taux du financement à un jour), **2:14**, 34–5; **6:54**–5; **11:37**, 48; **12:19**
Système bancaire

Billets de banque, **1:21**; **2:31**; **11:39**–40; **14:71**

Alternative financing – *Cont'd***Financial services**

- Automated banking, **1:46; 5:69–70, 77; 7:30, 34, 36, 38–9; 11:78**
- Cheque cashing, **1:38; 6:11, 15, 18, 20; 7:36; 12:78; 16:55–6; 18:41, 50, 63–5, 70**
- Credit repair (credit organizations), **7:32–3; 12:37**
- Payday and personal loans, **1:38; 5:12, 16, 22–8, 31, 34, 40–1, 45–6, 66, 69–71, 77; 6:11, 16–18, 67; 7:30–1, 36–9, 50; 8:13; 11:63; 12:78; 15:16–18; 18:32, 49–50, 54–7, 63–73**
- Service charges, fees, **1:28–9, 38–40, 46; 5:12–16, 20, 67, 76, 78; 6:11, 15–16, 24; 7:29–31, 33, 36–9; 11:42–3, 81–2; 12:79; 16:56; 18:41–2, 50, 57, 61, 64–5, 68–72, 74**
- Regulatory framework, jurisdiction, **1:28–9, 38–40; 5:17–18, 22–7, 30–3, 36–7, 41, 62, 66–78; 6:10–12, 16, 18, 63, 67; 7:32, 36–7; 8:14; 11:78, 81; 12:74; 15:14, 17–18; 18:66, 69–70, 72**
- Research and consumer assistance
 - Complaints, **5:60, 71–4; 6:16, 19; 7:31, 33; 8:13–14**
 - Financial education, **5:30–1, 67, 71; 6:19; 7:31, 38; 18:40–2, 54, 58, 67**
 - Monitoring and concerns, **5:16, 18, 20, 22, 24–5, 32–4, 37, 42, 54, 70–4, 76**
 - Surveys, statistics, **5:33, 67, 73, 75**

Bank Act

- Amendments, **6:53, 66; 12:44**
- Content, **6:16, 35–6, 45; 7:6, 8; 8:60; 10:33; 12:35, 47; 18:14–15, 36, 39**
- Objectives, **1:25–6; 6:15; 11:42, 53, 55; 12:35; 18:14**
- Regulations
 - Access to Basic Banking Services (SOR/2003-184), **1:25; 6:7; 7:8; 18:36, 39**
 - Cheque Holding Policy Disclosure (Banks) (SOR/2002-39), **12:70**
 - Cost of Borrowing (Banks) (SOR/2001-101), **1:28; 18:62**
 - Proceeds of Crime (Money Laundering) and Terrorist Financing (SOR/2002-184), **18:36**
 - Public Accountability Statements (Banks, Insurance Companies, Trust and Loan Companies), **1:27**
 - Requirements, **1:26; 6:15, 47; 10:35; 11:42; 14:24; 18:36, 39**

Banking sector. *See also Credit And also Financial sector, domestic*

- Banking business
 - Electronic/automated banking, **1:28, 40, 45–6; 5:10, 50; 6:12, 14, 17, 62, 65, 67; 7:30–2, 34–6, 38–9, 42, 47; 11:42–3, 79, 82–3, 99; 12:32–3, 35, 69, 81–2; 16:45; 18:37, 46, 48, 55, 68**
 - Investment and corporate banking (wholesale banking), **1:44; 2:23–4; 6:11, 35, 53; 7:50, 60; 10:38; 11:74; 12:39; 14:13, 17–19, 23, 26–8, 31, 56; 16:40, 51**
 - Large banks, **1:33, 39, 44–5; 2:23–4; 5:18–19; 6:9, 14–15, 21, 49; 7:35–6, 43, 50–1; 8:30–1, 33; 10:9, 13, 17–18, 53–5; 11:52–3; 12:82; 13:24; 16:22; 18:9, 31**
 - Retail and branch banking, **6:36, 58, 62–3; 7:30–1, 36–7, 54, 56; 11:54–5, 63–4, 71–3, 79; 12:74, 82; 16:56; 18:31, 35, 38–9, 44, 47, 60–2, 70**
 - Small and medium-sized banks, **1:33–4, 44; 6:37, 56; 7:35, 43, 50, 52, 55; 11:74, 77; 18:54**

Autorités monétaires -- *Suite***Système bancaire -- *Suite***

- Influence du taux du financement à un jour sur le taux de change, **2:8, 11, 14; 11:56; 13:84; 18:32**
- Influence du taux du financement à un jour sur les taux d'intérêt (consommateurs), **18:18, 28**
- Politique monétaire (masse monétaire), **1:21; 2:8–10, 16–17, 20, 24–7, 29, 33–4; 11:32, 37–8, 42, 50, 56, 65; 13:41, 48; 16:36, 41, 70; 18:5, 7–11, 14–18, 22–8, 30–2**

Bijoux. *Voir* Manufacturières, construction, exploitation minière
Sous Industries *Sous* Économie, marchés et secteurs d'activité

Brevets

- Homologation obligatoire, **9:9–10**
- Norme juridique, litige juridique, **9:6–8, 10, 12**
- Paiements et taxes, **9:7–8, 11–12**
- Politique et règles, **9:6, 11–12**
- Validité, **9:7–8, 12**

Charte canadienne des droits et libertés. *Voir* Loi constitutionnelle de 1982 *Sous* Lois et règlements

Code criminel. *Voir aussi* Loi modifiant le Code criminel (taux d'intérêt criminel) *Et aussi* Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel)

- Amendements, **1:40; 5:7, 34, 44, 61, 64, 69; 6:16; 13:104, 109–10; 14:80; 18:66, 69–70**
- Application, **5:22, 33, 35, 39, 52, 60, 63; 12:29, 34, 40; 13:109–10; 14:48–50, 79–80; 15:10, 16; 18:68, 70**
- Articles, **5:7–9, 13, 21–4, 26–33, 35, 39, 42, 44–5, 51, 53, 57–65, 67; 15:7, 9–10, 12–17; 18:68–9**
- Stipulations, **1:29, 38, 40; 5:11, 21, 28–30, 41, 56, 61, 63; 6:10; 11:42, 85; 12:74; 13:107–10; 14:67; 18:66, 68–70**

Comités permanents

- Comité des finances du Sénat des États-Unis, **2:53**
- Comité mixte permanent d'examen de la réglementation, **19:81**
- Comité permanent de la justice et des droits de la personne (JUST) (Chambre des communes), **5:41**
- Comité permanent de l'industrie, des sciences et de la technologie (INST) (Chambre des communes), **9:9; 19:88**
- Comité permanent des finances (FINA) (Chambre des communes), **2:31; 6:66; 11:65; 12:71; 18:8, 19, 26; 19:57, 60, 68, 88, 97–8, 103**
- Comité permanent des finances et des affaires économiques (CPFAE) (Ontario), **12:28–9, 39; 14:42–3, 51**
- Comité permanent des ressources naturelles (Chambre des communes), **19:99**
- Comité permanent du développement des ressources humaines, du développement des compétences, du développement social et de la condition des personnes handicapées (HUMA) (Chambre des communes), **4:49, 67, 80–1, 84, 90**
- Comité sénatorial permanent de l'énergie, de l'environnement et des ressources naturelles, **4:32, 37**
- Comité sénatorial permanent des banques et du commerce, **4:90; 5:9, 22–3, 35, 41; 6:10; 9:7, 9; 11:65–7, 70–1, 81; 14:45; 15:16; 18:35; 19:44, 54, 57, 59, 65, 67, 69**
- Comité sénatorial permanent des finances nationales, **3:27; 7:28**

Banking sector – *Cont'd*

Consumer protection

Access to basic banking, **1:19**, 23, 25, 39; **5:10**, 13; **6:7–9**, 12, 15, 17, 20, 22, 63; **7:8**; **11:63–4**; **12:25–7**; **16:55**; **18:36–7**, 39–40, 51–2, 58

Complaints resolution. *See Redress*

Disclosure and clarity requirements, **1:24**, 26–8; **5:52**; **6:15**, 19, 23–4; **10:33**; **11:64–5**; **12:68–70**, 80–2; **15:19**; **16:46**; **18:40**, 62

Public awareness, credit counselling, **1:19**, 25–7, 34–5, 38–9; **5:44**, 46–7, 55, 62, 76–7; **6:12**, 15, 17; **10:12**; **11:71**; **12:25**, 69–70, 82; **18:57**

Domestic banks, branches and subsidiaries

Bank accounts, **1:25**, 34–5, 39; **6:12**, 16–17, 19–21, 63; **7:7–8**, 16, 24, 30, 34, 37, 58; **8:11**, 32, 38; **11:79**; **16:56**; **18:36**, 39–41, 47, 50–1, 54, 57, 62, 64, 68, 70

Chartered banks, **1:26–8**, 33; **6:14**, 21, 62–3, 67–8; **7:36**, 42, 47, 53, 55, 59; **8:10–11**, 22, 40; **10:31**, 34, 36; **11:35**, 52, 67–8, 72–4, 76, 81–2, 84; **12:26**, 29–30, 70; **13:50**; **16:25**

Foreign branches and subsidiaries, **1:40**; **2:23**; **6:35–6**, 41, 52–3; **7:7**, 14, 54–6; **11:54**, 67, 74, 76, 84, 97; **12:34**

Operations, branch closures, **5:49–51**; **6:18–19**

Unbanked citizens, **1:34–5**, 38, 45; **6:7–8**, 17, 20–2; **7:30**, 36; **12:32**; **18:41**, 56, 58

Foreign banking, Canadian banks abroad, **1:40**; **2:14**; **11:35**, 76; **12:30**; **13:57**; **14:54**; **16:36–7**

Regulatory framework, federal jurisdiction, **1:20**, 32; **5:44–5**, 47–8, 52, 54–5, 60; **6:53**; **10:18**; **11:42–3**, 54, 66, 72–3; **16:25**; **19:60**, 63, 75, 80, 83

Basel II Accord. *See* Basel Committee on Banking Supervision
Under Organizations and institutions - Banking and lending**Bid-rigging (financial sector).** *See* Unfair competition *Under*
Competition Under Financial sector, domestic**Bill C-5, Act to provide financial assistance for post-secondary education savings.** *See also* **Act to provide financial assistance for post-secondary education savings**

Adoption, **4:98**

Chairman reporting to the Senate, **4:98**

Clause-by-clause consideration, **4:97–8**

Reading, **4:45**, 60–1

Bill C-29, Act to amend the Patent Act. *See also* **Act to amend the Patent Act**

Adoption, **9:15**

Chairman reports to Senate, **9:15**

Clause-by-clause consideration, **9:13–15**

Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts. *See also* **Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts**

Adoption, **19:87**

Chairman report to the Senate, **19:87**

Clause-by-clause consideration, **19:86–7**

Commissions d'enquête parlementaires

Commission d'enquête sur le programme de commandites et les activités publicitaires (Commission Gomery), **16:80**; **18:19**

Commission royale d'enquête sur le système bancaire et financier (Commission Porter), **11:36**

Commission royale d'enquête sur les écarts de prix, **1:18**

Coopératives

Assurance-dépôts, **6:31**; **10:32**

Gouvernement

Modèle coopératif, **1:33**; **10:31**, 35–6, 40–1

Pratiques commerciales, **10:31–3**, 35, 41

Rendement financier (profitabilité), **10:31–2**, 35–6, 38; **11:54**, 78; **12:30**

Mesures législatives, règlements et juridiction, **1:20**, 33; **10:31–5**; **11:42**, 53, 63

Niveaux local, provincial et national

Centrales (nationales et provinciales), **1:33**; **10:31**, 33–5, 37

Coopératives locales, **1:33–4**; **7:6**, 42, 51; **10:31–8**, 40; **11:35**, 41–2, 54, 63, 67–8, 73–4, 76–8, 81, 84; **12:31**, 70; **14:31**; **16:55**; **18:68**, 74

Membres, actionnaires, **1:33**; **10:31–2**, 34–8, 41

Services financiers (incluant le prêt et les guichets automatiques), **10:31–2**, 35–9; **11:54**, 72, 78; **12:26**, 29–30; **18:68**

Crédit. *Voir aussi Secteur bancaire Et aussi Secteur financier canadien*

Accès au crédit

Capacité financière, **1:38**; **2:19–20**; **5:9–10**, 19, 53, 64; **6:8**, 11–12, 17, 21, 23; **7:40**, 56, 60; **8:39**; **10:20**, 37–8, 61; **11:40–1**, 84; **12:26**, 35, 73, 79; **16:51**; **18:10**, 18, 21, 28, 41, 58, 70, 73

Clients, **1:27–8**, 39; **2:20**; **5:9**, 13, 15, 25, 34, 36, 38, 41, 48, 50, 65–6, 82; **6:8**, 10, 16, 23, 60, 63, 67; **7:8**, 32, 37, 40, 52; **10:8–11**, 15–17, 32; **11:43**; **12:32**, 78–9; **16:55**; **18:18**, 70

Cote de solvabilité (vérification de la solvabilité, pointage), **6:22**; **7:8**, 19–20, 28, 31–3, 40; **10:6–26**, 28, 30, 37–8, 79; **11:43**; **12:26**, 79; **16:56**

Crédit commercial et crédit aux entreprises, **2:23–4**; **5:50**, 64; **6:15**, 53; **7:43**, 49–53, 59; **8:39**; **11:74–8**, 95–6; **13:13**, 50; **14:26**; **18:31**; **19:73–4**, 78–9, 83

Accords de crédit

Assurance-crédit, **5:9–10**, 13–18, 35, 46, 48–9, 51–2; **8:40**; **18:50**

Cartes de crédit, **1:28–9**, 34, 43, 47; **5:50**; **6:8**, 22–4, 58, 60, 62; **7:21–2**, 26, 31, 33, 38–40, 49; **8:38**, 40; **10:14**, 26; **11:43**, 74, 79, 82–4; **12:32**, 69, 74, 79, 81; **13:106**, 111; **18:18**, 41, 53–4, 61

Hypothèques, **6:22–3**; **7:8**, 16; **8:40**; **10:7**, 9–10, 16–18, 20, 33; **11:63**; **12:81**; **18:10**, 21, 28, 61–2

Prêts, lignes de crédit, découverts, **1:44**; **5:7**, 40, 46–9, 55, 62; **6:10**, 18, 22–3, 63, 67; **7:8**, 13; **10:7**, 16–18, 20, 33, 38; **11:63–4**, 69–72, 78; **12:35**; **15:12**, 17–19; **18:57**, 61–2, 65, 68, 70; **19:73**

Taux d'intérêt, honoraires, **5:8–9**, 11–18, 20, 26, 28–9, 37–40, 42, 45, 48–52, 58–61, 67, 75–6; **15:15**, 17–20; **19:80**

Créancier (garanti et non garanti), **19:56**, 61, 73–7

Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts – *Cont'd*
 Discussion, 19:59–60, 62–4, 66–7

Bill C-259, Act to amend the Excise Tax Act (elimination of excise tax on jewellery). See also Act to amend the Excise Tax Act (elimination of excise tax on jewellery)

Adoption, 19:117
 Chair to report to the Senate, 19:117–18
 Clause-by-clause consideration, 19:8, 116–17

Bill S-17, Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion. See also Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion

Adoption, 2:56
 Chair reports to Senate, 2:56
 Clause-by-clause consideration, 2:55–6

Bill S-19, Act to amend the Criminal Code (criminal interest rate). See also Act to amend the Criminal Code (criminal interest rate) And also Criminal Code

Adoption, 15:24
 Chairman to report to Senate, 15:24
 Clause-by-clause consideration, 15:22–4
 Discussion, 5:7; 15:6, 20–2
 Reading, 5:10

Bill S-25, An Act to amend the Act of incorporation of the General Synod of the Anglican Church of Canada. See also Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada

Adoption, 12:49
 Chairman report to the Senate, 12:49
 Clause-by-clause consideration, 12:49
 Observations, 12:49–50

Bills cited. See also Laws and regulations

Bill C-8. See Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions

Bill C-9, Act to amend the Patent Act and the Food and Drugs Act (The Jean Chrétien Pledge to Africa), 9:7, 9–15
 Bill C-13, Act to amend the Criminal Code (capital markets fraud and evidence-gathering), 13:104, 108
 Bill C-21, Act respecting not-for-profit corporations and other corporations without share capital, 12:45
 Bill C-26, Act to amend the Criminal Code (criminal interest rate), 18:66
 Bill C-43, Act to implement certain provisions of the budget tabled in Parliament on February 23, 2005, 19:90
 Bill C-46. See Bill C-13, Act to amend the Criminal Code (capital markets fraud and evidence-gathering)
 Bill C-68, Firearms Act, 4:89
 Bill C-249, Act to amend the Competition Act, 6:61, 64

Crédit -- Suite

Évaluation du crédit
 Agences, 5:12–14, 16, 20, 23, 25–7, 36, 38–40, 44, 46, 49, 54–5, 59–61; 6:22; 7:8, 19–20, 32–4; 10:6–13, 16–30; 12:79
 Données statistiques, 10:30, 40
 Droits et sensibilisation, 5:12–15, 20, 27–8, 30, 38–9, 46–9, 59–60, 67, 72, 78, 81–2; 7:18–19, 31–4; 10:7–16, 19, 25–9; 11:43, 54; 12:37–8; 19:83
 Pays étrangers, 5:10, 14, 16, 35, 43, 51–2, 64–5; 11:78, 84; 13:13; 14:18; 18:18–19
 Sécurité, renseignements protégés, 7:18–20; 10:7–8, 13, 18–27, 60
 Taux d'intérêt criminel, 1:38, 40; 5:7–11, 14, 18, 20–4, 27–9, 32, 34–6, 38–9, 42–3, 51, 57–62, 76; 11:42; 15:7, 9, 12, 15–19; 18:68

Crimes économiques et mesures de sécurité

Activités criminelles et illégales, 3:13; 5:14, 20, 22–4, 29, 32, 34, 36, 43, 51, 57–9, 61, 63; 12:43; 13:104–13; 14:14, 36, 39–41, 46–8, 60–1, 67–80; 15:15, 17, 19; 16:49–50
 Blanchiment d'argent, 6:40, 42–6; 7:16–17; 14:69–71
 Falsification
 Contrefaçon des billets de banque, 2:31; 11:39–40; 13:106, 110–11; 14:69, 71–3, 77
 Fraude, 6:60, 71–3; 7:8, 16–18; 8:19; 10:63; 11:78–80, 85, 100–1; 12:31–2, 35, 40, 76; 13:103, 107–8, 110–11; 14:20, 46, 51, 55–9, 63, 66, 68–72, 74, 77, 80; 18:19, 36, 55; 19:23
 Vol d'identité, 7:16–18; 8:18–19; 11:85; 12:73; 14:69–70
 Terrorisme, 2:21–2; 4:44; 11:39

Décisions du tribunal

Degelder Construction Co. c. Dancorp Developments Ltd. [1998] 3 R.C.S. 90, 5:57
 Dutch Industries Ltd. c. Canada (Commissaire aux brevets) 2003, CAF 121 [2003] 4 C.F. 67, 9:6, 8, 10
 Garland c. Consumers' Gas Co. [2004] 1 R.C.S. 629, 2004 C.S.C. 25, 5:32, 57, 63–4
 Tournier c. National Provincial & Union Bank of England, 7:24
 Transport North American Express Inc. c. New Solutions Financial Corp. [2004] 1 R.C.S. 249, 2004 C.S.C. 7, 5:31, 57

Démographie. Voir aussi Facteurs socioéconomiques Sous Économie, croissance et développement

Accroissement naturel de la population
 Fécondité, taux de natalité, baby-boom, 17:9–11, 19–21, 25–6, 29, 31–2, 41–5, 57–60, 64–73, 76–8, 81–3, 85, 87–8, 91–2, 94
 Groupes ethniques, 17:9, 20–1, 58, 70–2
 Influence de la religion, 17:71, 81–2, 92
 Méthodes de contraception et avortement, 17:21, 42, 70
 Immigration
 Croissance, 17:9–11, 24, 26, 32, 41, 45–8, 58, 60–2, 68–70, 83, 85, 88, 92
 Intégration, 17:10, 27, 32, 46–8
 Langue, 17:10, 27, 32
 Lieu de résidence, 17:9–10, 16, 58, 96
 Origine, 17:9, 27, 41, 47, 58, 70–1
 Niveau d'instruction et prestations d'éducation, 17:13, 47–9, 65, 67–8, 70–2, 92, 95–6

Bills cited – Cont'd

Bill S-28, Act to amend the Bankruptcy and Insolvency Act (student loan), **19:68**

Charitable organizations and foundations. *See also*
Organizations and institutions - Cooperatives and helping organizations

Context

Activities and mandate, **3:8**, 12, 23, 25, 32–3, 36, 40–1, 43, 46, 48–9, 51–2, 55–7, 59, 61–5, 69
Allocation of designation/named donations, **3:60–2**
Comparison with United States, **3:15**, 30, 34, 36–8, 54; **4:39**, 41–2
Definition, **3:20–1**, 25–6, 58, 69, 71
Figures, data, **3:8**, 15, 19, 32, 62; **4:39**

Finances

Assets and income, **3:8**, 43–4, 46, 68
Donations and sponsorship, **3:9–10**, 12, 15–18, 20, 22–39, 41–5, 47–73; **4:30–2**, 34–42, 44
Expenditures, **3:42**, 55–6, 59–61
Grants and loans, **3:20–1**, 25–6, 32, 44, 46–7, 53–4, 56, 59, 61, 65, 69
Income tax returns and financial statements, **3:19**, 23–5

Regulations

Complaints, monitoring, sanctions, **3:13–14**, 18–19, 31, 51, 60–1, 66; **4:40**
Government initiatives, **3:13–14**, 19–20, 26
Political activities and public campaigns, **3:8–9**, 21
Received donations and accounting, **3:9**, 42, 53–8, 61, 66; **4:39**
Registered charities, **3:11–14**, 20–1, 45, 53, 55
Services and public awareness, **3:13–14**, 26–8
Tax preferences
Capital gains, taxation, **3:9–10**, 15–17, 25–31, 33–9, 42–5, 48, 50, 52, 54, 67, 69, 73; **4:30–1**, 35, 37–41
Government costs, **3:11**, 16–17, 29–30, 33–8, 45, 50–1, 64, 71; **4:31**, 39–41, 43–4
Income tax exemptions, **3:9**, 28, 33, 59, 67–8; **4:30–1**, 35
Tax credit for donations, **3:9–11**, 16–17, 21–3, 25, 29–30, 34–7, 43, 49–52, 54, 56–7, 67–70, 72–3; **4:30**, 32, 41–4
Tax regime modifications, tax measures, **3:9–10**, 16–17, 19, 23, 25–33, 35, 42–4, 47–52, 54, 57–8, 66–8, 70–1; **4:30–1**, 35–6, 38–41, 43, 45

Charter of Rights and Freedoms. *See* Constitution Act, 1982
*Under Laws and regulations***Commissions of inquiry**

Commission of Inquiry into the Sponsorship Program and Advertising Activities (Gomery Commission), **16:80**; **18:19**
Royal Commission on Banking and Finance (Porter Commission), **11:36**
Royal Commission on Price Spreads, **1:18**

Cooperatives

Deposit insurance, **6:31**; **10:32**
Governance
Business practices, **10:31–3**, 35, 41
Cooperative model, **1:33**; **10:31**, 35–6, 40–1
Financial performance (profitability), **10:31**, 35–6, 38; **11:54**, 78; **12:30**

Démographie -- Suite

Situation hors-Canada
Afrique, **17:58**, 76
Amérique, **17:19–21**, 41–2, 49, 57, 64–6, 69–72, 75, 77–8, 82–3, 85, 88–9, 94
Asie, **17:10**, 57–8, 64, 82, 88
Europe, **17:10**, 20, 45, 48–9, 53, 64–6, 68–9, 71–2, 76–8, 81–2, 85–6, 89
Océanie, **17:89**

Vieillissement de la population

Âge moyen, **17:23–4**, 28, 54, 58–9, 69, 83, 87, 92
Espérance de vie, **17:10–11**, 24–5, 52, 73, 75, 94
État de santé, **17:23**, 27, 75–6
Proportion, statistiques, **11:58**; **17:7**, 10–11, 13, 19, 24–5, 55–9, 82–3, 85–9
Tendances, incidences, **17:8**, 10–14, 17, 21, 23, 26, 29, 33–4, 36, 38, 40–1, 43, 47, 56–7, 62–4, 69–70, 73, 76, 83, 86, 88, 94–6

Droits de la personne

Évaluation et état de situation, **2:38–40**, 42–3, 45–8, 54
Pays violateurs, **2:37**, 39, 45–7
Reconnaissance, **2:46**
Traité, **2:48**, 54

Économie, commerce canadien et international

Barrières commerciales et restrictions, **2:12**, 17, 28–30, 49, 52; **7:23**, 55; **11:34**, 48–9, 102; **12:43**, 74; **13:53**, 60–1, 63, 72–3, 78, 83–4, 97, 100; **18:6**, 32–4; **19:13**, 88

Échange de biens et de services

Balance des paiements (balance commerciale, déficit/surplus, compte courant), **2:9–13**, 15–19, 28; **11:33–4**, 38–9, 45; **13:27**, 87; **16:75**; **18:8**, 24, 26, 29
Commerce international, commerce intérieur, **2:10**, 12, 14, 27–30, 34; **7:23**; **11:32–3**, 44–5, 49; **12:74**; **13:11**, 60, 74–5, 95; **18:6**, 17, 29–30, 32; **19:13**, 92–3, 95–6, 100, 106–7, 112–16
Exportations et importations, **2:9–10**, 12, 14, 16–17, 32; **9:9–10**, 12–13; **11:32**, 34, 38, 44; **13:64**, 72, 74–5, 77, 81, 84–5, 87–8, 93; **18:8**, 28, 30; **19:88**, 95–6, 100, 103, 106–7, 112, 116

Libre-échange, accords, règles commerciales, **2:28**; **11:34**; **13:29**, 63, 70–2, 77–81, 84, 86, 88

Relations commerciales, **2:37–9**, 41, 46–8, 50, 52, 55; **17:82–3**

Économie, croissance et développement

Économie canadienne

Analyse, **2:8–12**, 30–3; **7:41**, 49–52, 59; **11:31–2**, 45–8, 56, 60–1, 66; **13:18–20**, 39–40, 66, 69–70, 75, 78, 82; **14:68**, 78; **16:24**, 34, 36, 42, 69–70, 84; **17:26**, 30; **18:10**, 14–17, 21, 33
Impact économique, **2:14**, 17, 19, 28, 35; **7:54**; **11:35–8**; **12:26**, 30; **13:13–16**, 55, 58, 62, 85–6; **16:6–7**, 9, 29–30, 38–9, 60, 74–5; **17:26**, 29, 33–4, 45; **18:5–8**, 12, 29–31; **19:13**, 15, 92
Obstacles, **2:32**; **5:80**; **6:76**; **11:52**; **12:43**, 74; **13:12**, 31, 34–5, 38, 53, 60–1, 73, 79, 83, 86–7, 93, 97, 99–100; **14:78**; **16:69**; **18:32–4**; **19:12–13**, 82, 94

Cooperatives – *Cont'd*

Legislation, regulation and jurisdiction, 1:20, 33; 10:31–5; 11:42, 53, 63
 Local, provincial and national tiers
 Centrals (national and provincial), 1:33; 10:31, 33–5, 37
 Financial services (including lending, ATMs), 10:31–2, 35–9; 11:54, 72, 78; 12:26, 29–30; 18:68
 Local cooperatives, 1:33–4; 7:6, 42, 51; 10:31–8, 40; 11:35, 41–2, 54, 63, 67–8, 73–4, 76–8, 81, 84; 12:31, 70; 14:31; 16:55; 18:68, 74
 Members, shareholders, 1:33; 10:31–2, 34–8, 41

Court decisions

Degelder Construction Co. v. Dancorp Developments Ltd. [1998] 3 S.C.R. 90, 5:57
 Dutch Industries Ltd. v. Canada (Commissioner of Patents) 2003, FCA 121 [2003] 4 F.C. 67, 9:6, 8, 10
 Garland v. Consumers' Gas Co. [2004] 1 S.C.R. 629, 2004 S.C.C. 25, 5:31–2, 57, 63–4
 Tournier v. National Provincial & Union Bank of England, 7:24
 Transport North American Express Inc. v. New Solutions Financial Corp., [2004] 1 S.C.R. 249, 2004 S.C.C. 7, 5:31, 57

Credit. *See also Banking sector And also Financial sector, domestic*

Access to credit
 Clients, 1:27–8, 39; 2:20; 5:9, 13, 15, 25, 34, 36, 38, 41, 48, 50, 65–6, 82; 6:8, 10, 16, 23, 60, 63, 67; 7:8, 32, 37, 40, 52; 10:8–11, 15–17, 32; 11:43; 12:32, 78–9; 16:55; 18:18, 70
 Commercial and corporate credit, 2:23–4; 5:50, 64; 6:15, 53; 7:43, 49–53, 59; 8:39; 11:74–8, 95–6; 13:13, 50; 14:26; 18:31; 19:73–4, 78–9, 83
 Credit scoring (credit checks, rating), 6:22; 7:8, 19–20, 28, 31–3, 40; 10:6–26, 28, 30, 37–8, 79; 11:43; 12:26, 79; 16:56
 Financial capability, 1:38; 2:19–20; 5:9–10, 19, 53, 64; 6:8, 11–12, 17, 21, 23; 7:40, 56, 60; 8:39; 10:20, 37–8, 61; 11:40–1, 84; 12:26, 35, 73, 79; 16:51; 18:10, 18, 21, 28, 41, 58, 70, 73
 Credit agreements
 Credit cards, 1:28–9, 34, 43, 47; 5:50; 6:8, 22–4, 58, 60, 62; 7:21–2, 26, 31, 33, 38–40, 49; 8:38, 40; 10:14, 26; 11:43, 74, 79, 82–4; 12:32, 69, 74, 79, 81; 13:106, 111; 18:18, 41, 53–4, 61
 Credit insurance, 5:9–10, 13–18, 35, 46, 48–9, 51–2; 8:40; 18:50
 Interest rates, fees, 5:8–9, 11–18, 20, 26, 28–9, 37–40, 42, 45, 48–52, 58–61, 67, 75–6; 15:15, 17–20; 19:80
 Loans, lines of credit, overdrafts, 1:44; 5:7, 40, 46–9, 55, 62; 6:10, 18, 22–3, 63, 67; 7:8, 13; 10:7, 16–18, 20, 33, 38; 11:63–4, 69–72, 78; 12:35; 15:12, 17–19; 18:57, 61–2, 65, 68, 70; 19:73
 Mortgages, 6:22–3; 7:8, 16; 8:40; 10:7, 9–10, 16–18, 20, 33; 11:63; 12:81; 18:10, 21, 28, 61–2

Credit evaluation
 Agencies, 5:12–14, 16, 20, 23, 25–7, 36, 38–40, 44, 46, 49, 54–5, 59–61; 6:22; 7:8, 19–20, 32–4; 10:6–13, 16–30; 12:79
 Foreign countries, 5:10, 14, 16, 35, 43, 51–2, 64–5; 11:78, 84; 13:13; 14:18; 18:18–19

Économie, croissance et développement -- *Suite*

Économie canadienne -- *Suite*
 Provinciales, territoriales et régionales, 2:12, 32–3; 7:49; 11:44, 48–9; 13:8–9, 24, 34–5, 37–8, 42–3, 47, 49–50, 56, 69, 79, 85, 94–6, 98–101; 16:39; 17:26, 95–6; 18:25; 19:92, 99, 104
 Économies internationales
 Comptes nationaux, 2:31–2; 13:56, 66
 Économie globale, 2:10–11, 15–18, 22, 28, 32–3; 11:31, 34–5, 45, 49, 57; 13:16, 19, 73, 85; 16:75; 17:75, 83; 18:8, 23, 26, 30
 Épargne, 2:10, 15, 17–18; 10:54; 11:33–5, 40, 50, 78; 13:14, 31–2, 92, 94, 98, 101; 14:43, 74; 16:18; 17:34–6, 39–40, 46, 49–50, 89; 18:10, 18, 21–3, 26
 Pays développés et industrialisés, 2:10–12, 15–17, 19, 26; 11:32–3, 37–8, 46–9, 51, 56–7; 13:16–19, 24, 31–3, 38–9, 41–2, 44, 61, 66–9, 92, 101; 16:69, 75; 17:95; 18:14, 26
 Récession, dépression, 2:11, 28; 7:43, 49, 59; 11:34; 13:78, 86; 16:75

Facteurs socioéconomiques. *Voir aussi Démographie*

Données démographiques, 2:19, 28, 32; 5:66; 10:37; 11:57–8, 82–3; 12:58; 13:11, 29, 32–3, 49, 68–9, 74, 89, 92–4, 110–11; 16:19–20, 31–2, 42, 69, 79–83; 18:6, 16–17, 21–2, 28, 34; 19:12–13
 Niveau de vie, 3:31; 5:38, 80; 11:33, 50; 13:8–11, 14, 21, 23, 29, 31, 33, 36–9, 42–3, 49, 58–60, 62, 75–7, 85–7, 94–5; 16:27; 17:7, 12, 16, 34–5, 39–41, 47, 50, 61–4, 88, 91, 95–6; 19:12
 Pays étrangers (incluant États-Unis), 5:40; 13:16, 21, 32, 42, 45, 54, 59–60, 67–9, 71, 74–7, 80–2, 88–9, 94–5, 110; 17:83
 Régions de population, 7:42, 47, 54–5; 10:37; 11:72, 77–8; 13:36, 44–6, 95, 100–1; 17:15–17, 21, 65, 72

Inflation

Ciblage d'inflation. *Voir Politique monétaire (masse monétaire) Sous Système bancaire Sous Autorités monétaires*

Indice des prix à la consommation (IPC), 2:9; 11:32, 36, 44–6; 18:7, 9–10, 22, 24–5
 Perspective globale, 2:18; 11:37; 13:48; 18:23–4
 Taux d'inflation, coût de la vie, 2:10, 24–7; 11:36, 43, 47, 51–2, 71; 13:32, 41, 48; 16:33; 17:79; 18:10, 14, 17, 23, 26–8

Productivité

Biens et services, 2:9, 12–13, 17, 19, 24, 26, 30, 32, 52; 6:75; 11:32–3; 13:87–102; 16:26–8, 33–9, 68, 70–1; 17:19, 44–5, 88–9; 18:14–16, 21–3, 25, 27, 34; 19:94, 97, 101, 109, 116
 Consommation, 1:18; 2:9–14, 17, 19, 24–6, 33–4; 6:60; 11:32–5, 38, 44, 56–7, 72, 84; 12:73; 13:40, 84–5; 16:25, 59; 18:10, 14, 19, 21; 19:101, 108–9, 114–15
 Cycle et stabilité économique, 2:36; 7:42–3, 46, 53; 11:54, 56–61, 89, 93–4, 102; 13:8–12, 15–23, 25–49, 66, 69–70, 72–3, 76–9; 16:19; 17:12, 14, 24–5, 51, 91, 93; 18:11; 19:32, 98

Efficience économique, 11:50–2; 13:51–65, 76, 86; 16:8–9, 12–13, 15, 22, 27, 32, 40–2, 59–61, 67, 71, 74, 78–9, 81–4; 17:7, 23, 28–30, 33–6, 38–41, 83, 95–6; 18:5–9, 13; 19:12, 100

Credit – Cont'd**Credit evaluation – Cont'd**

- Rights and awareness, **5:12–15, 20, 27–8, 30, 38–9, 46–9, 59–60, 67, 72, 78, 81–2; 7:18–19, 31–4; 10:7–16, 19, 25–9; 11:43, 54; 12:37–8; 19:83**
- Security, protected information, **7:18–20; 10:7–8, 13, 18–27, 60**
- Statistical data, **10:30, 40**

Creditor (secured and unsecured), **19:56, 61, 73–7**

Criminal interest rate, **1:38, 40; 5:7–11, 14, 18, 20–4, 27–9, 32, 34–6, 38–9, 42–3, 51, 57–62, 76; 11:42; 15:7, 9, 12, 15–19; 18:68**

Credit rating agencies. *See Analysts Under Business practices Under Financial sector, domestic*

Criminal Code. *See also Act to amend the Criminal Code (criminal interest rate) And also Bill S-19, Act to amend the Criminal Code (criminal interest rate)*

Amendments, **1:40; 5:7, 34, 44, 61, 64, 69; 6:16; 13:104, 109–10; 14:80; 18:66, 69–70**

Application, **5:22, 33, 35, 39, 52, 60, 63; 12:29, 34, 40; 13:109–10; 14:48–50, 79–80; 15:10, 16; 18:68, 70**

Provisions, **1:29, 38, 40; 5:11, 21, 28–30, 41, 56, 61, 63; 6:10; 11:42, 85; 12:74; 13:107–10; 14:67; 18:66, 68–70**

Sections, **5:7–9, 13, 21–4, 26–33, 35, 39, 42, 44–5, 51, 53, 57–65, 67; 15:7, 9–10, 12–17; 18:68–9**

Currency. *See also Bank of Canada Under Financial sector, regulatory framework, key players And also Monetary authority*

Counterfeit money. *See Economic crimes and security measures*

Currencies (geographical)

- Asia and Pacific, **2:15, 17, 19, 27, 33; 11:33; 18:27–9**
- Canada, **2:8–14, 16, 24, 26, 30–5; 11:32, 41, 50, 65; 13:16, 26–7, 64, 71–3, 77–8, 80, 83–5, 92; 18:7–9, 31–2**
- European Union, United Kingdom, **1:31; 2:8, 26–7, 30, 33**
- United States, **1:31; 2:10–12, 15, 17, 26–7, 30, 32–5; 11:33; 13:71, 80, 92; 18:21, 28, 31–2**

Currency reserves, **1:31; 2:18, 26**

Exchange rate systems

- Fixed exchange rate, **2:15, 17–19, 27; 11:33; 18:28**
- Flexible exchange rate, **2:10, 17–19, 27–8, 33; 11:33, 56; 18:9**
- World monetary order, valuation, **2:9, 16–19, 27–9; 11:31; 13:48; 18:27–8**

Gold standard, common currency, **2:24, 27**

Demographics. *See also Socioeconomics Under Economics, growth and development*

Aging population

- Health, **17:23, 27, 75–6**
- Life expectancy, **17:10–11, 24–5, 52, 73, 75, 94**
- Middle age, **17:23–4, 28, 54, 58–9, 69, 83, 87, 92**
- Proportion, statistics, **11:58; 17:7, 10–11, 13, 19, 24–5, 55–9, 82–3, 85–9**
- Trends, implications, **17:8, 10–14, 17, 21, 23, 26, 29, 33–4, 36, 38, 40–1, 43, 47, 56–7, 62–4, 69–70, 73, 76, 83, 86, 88, 94–6**

Économie, croissance et développement -- Suite**Productivité -- Suite**

Produit intérieur brut (PIB), **3:31; 7:41; 11:57–8; 13:10–11, 23, 30, 62, 65–9, 76, 78, 87, 92; 16:59, 73; 17:11, 14–16, 29, 38, 60, 86, 95; 18:17, 32**

Économie, entités juridiques. *Voir aussi Petites et moyennes entreprises*

Compagnies incorporées au Canada

- Conglomérats, filiales, **11:41; 12:42; 13:28; 16:39**
- Gouvernance, **2:29; 11:51–2; 12:30, 72–6; 13:58, 69, 71–2, 103–4, 108–12; 14:12, 20, 54–9, 65–6, 70–6, 79; 16:7–9, 13, 17, 23, 38, 40–2, 61, 63, 67, 79; 18:15; 19:21, 40**

Options d'achat d'actions des employés, **14:66**

Sociétés de capitaux, **3:22; 7:50–1; 10:54; 11:55, 60, 70; 12:42; 13:13, 21, 42, 57, 81, 107; 14:25; 16:12, 20, 26–8, 34–6, 70; 18:19**

Dépenses en capital

- Capitalisation/capitalisation boursière, **13:105, 107; 14:60, 62; 16:9–10, 13, 15, 17–18, 20, 22, 26–8, 30, 35, 42, 77–9; 17:60–1, 80, 83, 90–1; 19:63, 82**

- Investissements à l'étranger, **2:14, 26, 37, 49; 11:41, 54; 12:52, 62; 13:16, 21, 23, 29, 37, 70, 74–5, 79–81, 86–8, 93–4, 97, 100–1; 14:62, 80; 16:22, 42, 68–9, 75–6, 82; 18:13, 21–2, 29–30; 19:36**

- Investissements nationaux, **9:7; 11:33, 40, 46–7, 50–1, 76; 13:12, 14, 16–17, 70, 75, 80, 85, 93, 100–1; 14:80; 16:38–40, 81; 17:34–6, 39–40, 46–8; 18:10, 13–14, 22**

- Usine, équipement, machinerie (capital fixe), **11:48; 13:11, 39, 41, 61, 63, 71–3, 78, 81, 88–9, 91, 93, 98, 101; 16:39, 81; 18:14**

Détenteurs de capital

- Actionnaires, dividendes, **10:69, 71, 74–7, 83; 11:42; 12:19, 65–6, 72; 13:98; 14:12, 20, 26, 65–6; 16:12–13, 20, 22, 26–30, 34–7, 59–62, 65, 67–8, 72, 74, 78, 81; 17:37; 18:31; 19:18, 20, 27–8**

- Gains en capital, **3:34; 13:20, 33, 81, 98; 16:10, 21, 24–6, 34–5, 59, 61–2, 65, 67, 76, 80; 17:37–8; 18:13**

- Unités de fiducie/participants, distributions, **3:31, 59; 12:46; 14:40; 16:9–10, 19–24, 26–7, 30–2, 34–42, 63, 65, 67, 70, 74–6, 78–83; 18:12–13**

Fiducies de revenu, entités intermédiaires

- Fiducies d'entreprise et sociétés en commandite, **14:37; 16:8–11, 16, 21–2, 25, 29, 40, 59–62, 77, 83**

- Gouvernance, **16:30–1, 36, 41, 43, 66, 80; 19:85**

- Prolifération (transformations), faillites, **16:6, 10, 16–18, 20, 22–8, 30, 34, 36–7, 39–40, 42, 60–2, 64–5, 70–1, 73–4, 77, 83; 18:12**

- Redevances/fiducies de ressources naturelles, FPI/fonds de placement immobilier, **16:8, 10–11, 17, 19, 21, 29–31, 34–5, 38–42, 61, 63–7, 72, 75–7, 83; 18:12**

Perspective internationale

- Compagnies (pays étrangers), **10:63; 11:38, 48, 51; 12:30, 42, 76; 13:56–7, 103, 112; 14:55, 58; 16:27, 78; 18:13, 29–30; 19:15**

- Entités intermédiaires (pays étrangers), **16:9–11, 17, 20–1, 37, 63–6**

- Règles, normes et directives, **13:28; 16:36, 38, 40, 65**

Demographics – *Cont'd*

Immigration

- Country of origin, **17:9**, 27, 41, 47, 58, 70–1
- Growth, **17:9–11**, 24, 26, 32, 41, 44–8, 58, 60–2, 68–70, 82–3, 85, 88, 92
- Integration, **17:10**, 27, 32, 46–8
- Language, **17:10**, 27, 32
- Place of residence, **17:9–10**, 16, 58, 96

International comparison

- Africa, **17:58**, 76
- America, **17:19–21**, 41–2, 49, 57, 64–6, 69–72, 75, 77–8, 82–3, 85, 89, 94
- Asia, **17:10**, 57–8, 64, 82, 88
- Europe, **17:10**, 20, 45, 48–9, 53, 64–6, 68–9, 71–2, 76–8, 81–2, 85–6, 89
- Oceania, **17:89**
- Level of instruction and education benefits, **17:13**, 47–9, 65, 67–8, 70–2, 92, 95–6
- Natural growth of population
 - Contraceptive and abortion methods, **17:21**, 42, 70
 - Ethnic groups, **17:9**, 20–1, 58, 70–2
 - Fertility, birth rate, baby-boom, **17:9–11**, 19–21, 25–6, 29, 31–2, 41–5, 53, 57–60, 64–73, 76–8, 81–3, 85, 87–8, 91–2, 94
 - Influence of religion, **17:71**, 81–2, 92

Departure tax. *See* Customs and excise duties and taxes *Under Taxes Under Economics, public policy*

Economic crimes and security measures

- Criminal and illegal activities, **3:13**; **5:14**, 20, 22–4, 29, 32, 34, 36, 43, 51, 57–9, 61, 63; **12:43**; **13:104–13**; **14:14**, 36, 39–41, 46–9, 60–1, 67–80; **15:15**, 17, 19; **16:49–50**
- Forgery
 - Counterfeiting of bank notes, **2:31**; **11:39–40**; **13:106**, 110–11; **14:69**, 71–3, 77
 - Fraud, **6:60**, 71–3; **7:8**, 16–18; **8:19**; **10:63**; **11:78–80**, 85, 100–1; **12:31–2**, 35, 40, 76; **13:103**, 107–8, 110–11; **14:20**, 46, 51, 55–9, 63, 66, 68–72, 74, 77, 80; **18:19**, 36, 55; **19:23**
 - Identity theft, **7:16–18**; **8:18–19**; **11:85**; **12:73**; **14:69–70**
 - Money laundering, **6:40**, 42–6; **7:16–17**; **14:69–71**
 - Terrorism, **2:21–2**; **4:44**; **11:39**

Economics, domestic and international trading

- Exchange of goods and services
 - Balance of payments (trade, deficit/surplus, current account), **2:9–13**, 15–19, 28; **11:33–4**, 38–9, 45; **13:27**, 87; **16:75**; **18:8**, 24, 26, 29
 - Exports and imports, **2:9–10**, 12, 14, 16–17, 32; **9:9–10**, 12–13; **11:32**, 34, 38, 44; **13:64**, 72, 74–5, 77, 81, 84–5, 87–8, 93; **18:8**, 28, 30; **19:88**, 95–6, 100, 103, 106–7, 112–16
 - Trade, international and domestic, **2:10**, 12, 14, 27–30, 34; **7:23**; **11:32–3**, 44–5, 49; **12:74**; **13:11**, 60, 74–5, 95; **18:6**, 17, 29–30, 32; **19:13**, 92–3, 95–6, 100, 106–7, 112–16
- Free trade, agreements, trade rules, **2:28**; **11:34**; **13:29**, 63, 70–2, 77–81, 84, 86, 88
- Trade barriers and restrictions, **2:12**, 17, 28–30, 49, 52; **7:23**, 55; **11:34**, 48–9, 102; **12:43**, 74; **13:53**, 60–1, 63, 72–3, 78, 83–4, 97, 100; **18:6**, 32–4; **19:13**, 88

Économie, marchés et secteurs d'activité

Fluctuations du marché et replis

- Indice des cours de la bourse, bourses des valeurs mobilières, **10:54**, 57–9; **13:103–4**, 107, 111–12; **14:14**, 24, 26, 55–9, 61, 63–4; **16:10**, 30, 63, 65, 79–81; **18:13**
- Prix, **2:9–11**, 13–14, 16, 33–4; **6:40**, 42, 55; **7:51**; **11:34**, 36–8, 44–6, 48, 61; **12:20–1**, 52–3; **13:64**, 76, 80–1, 85; **14:11–12**, 24, 37; **16:34**, 43; **18:7**, 16, 18, 25–8; **19:35**
- Risque systémique, crises financières, **1:21**, 32; **2:29**; **6:28–9**, 44, 54; **7:44**, 51, 53, 65, 72; **8:35**; **11:78**; **12:40**; **14:57**; **16:18**, 38, 67, 71, 74; **18:8**
- Volatilité, **2:9**, 33; **6:55**; **11:31–2**, 43–6; **13:75–6**; **14:12**, 18; **18:7**, 16–17, 22, 24–5, 31; **19:26–8**

Forces du marché. *Voir aussi* Compétition Sous Secteur financier canadien

- Concurrence, **5:39**; **6:7**, 14–15, 32, 58, 66, 75; **7:42–9**, 54–7, 68–9; **10:33–6**, 38; **11:35**, 53–7, 62–7, 71–8, 83, 86, 91–3, 97–8, 102; **12:20**, 27–34, 51–8, 68, 71; **16:55**; **17:30**, 95; **19:36**, 53, 106, 111, 114–16
- Force de poussée (technologie), **11:44**, 51, 58–9; **13:11**, 17, 19, 21–31, 34–42, 49–50, 61, 63, 69–70, 72–5, 77–8, 88, 92–3, 96, 98–9, 102; **16:13**, 27, 35–7, 70, 82, 84; **18:27**; **19:88**, 90
- Globalisation, intégration économique, **2:23**, 27; **6:27**, 61, 64–5; **12:52**, 62, 64; **13:15**, 18, 28, 59, 92–3; **19:60**, 88, 91–2
- Marchés émergents, **2:9**, 14–16, 19, 28; **6:23**, 52–3; **11:31**, 38, 45; **13:11**, 16, 18, 29–31, 62, 86–8; **16:68–9**, 75; **18:15**, 22, 26, 28; **19:97–8**, 101, 106
- Offre et demande, marché libre, déréglementation, **2:33–4**; **6:7**, 56, 61, 64–5, 77; **7:34**; **11:56**, 67; **12:60**; **13:40–1**, 60; **18:8**, 10, 26–7

Industries

- Énergie, **7:49**; **11:44–5**; **13:64**, 79–81; **16:31**, 34–5, 38–41
- États-Unis et outre-mer, **7:46**; **11:48**, 51; **12:42**, 76; **13:11**, 13, 17, 21, 25–6, 32–3, 49–50, 54–6, 58, 60, 73–8, 81–8, 93, 96–7, 101, 103; **14:56**, 58, 66; **16:83**; **18:13**
- Haute technologie, **2:10**; **7:59**; **10:54**; **11:47**, 51, 58–60; **12:19**, 73–4; **13:12–16**, 21, 32, 36, 40, 42, 85, 87, 97, 100; **14:18**; **16:19**, 39–40, 84
- Manufacturières, construction, exploitation minière, **5:80–1**; **7:59**; **11:51**, 57; **12:73**; **13:16**, 25, 40, 52–3, 61, 63–4, 69–70, 72–5, 78–9, 81, 83, 85, 87–9, 101; **16:30**, 40; **18:13**; **19:88–9**, 91–101, 103–6, 110–11, 114–16
- Secteur tertiaire, **2:50–2**; **7:51**; **11:32**, 41, 47, 51, 57–9, 86, 103; **12:74**; **13:25**, 40, 48–50, 52–3, 57–8, 60–1, 74, 79, 83, 85, 88, 95; **14:17**, 19; **16:30**, 39–40, 64

Marché des capitaux

- Marché de marchandises, **2:9–11**, 13–14, 23, 33–4; **10:50**, 73; **11:35**, 48, 60; **13:64**, 76; **16:15**, 62–3, 74, 80; **18:7–8**
- Marché des changes, **2:23**, 27, 29, 33; **10:50**, 73; **11:60**; **14:10–11**; **16:15**, 62–3, 74, 80; **18:7**, 31
- Marché monétaire, **11:35**; **17:21–2**

Secteurs d'activité économique

- Bourses, bulles, **2:24**, 26; **3:15–16**; **10:49**; **11:48**; **12:44**; **13:40**, 76; **14:18**; **16:65**, 83; **18:28**
- Protection de la propriété intellectuelle (droits de propriété), **13:36–8**, 51, 100
- Provinciales (régionales), **2:32**; **13:14**, 35, 42, 52–3; **19:88–9**, 91–2, 99

Economics, domestic and international trading – *Cont'd*

Trade relations, 2:37–9, 41, 46–8, 50, 52, 55; 17:82–3

Economics, growth and development

Canadian economy

Analysis, 2:8–12, 30–3; 7:41, 49–52, 59; 11:31–2, 45–8, 56, 60–1, 66; 13:18–20, 39–40, 66, 69–70, 75, 78, 82; 14:68, 78; 16:24, 34, 36, 42, 69–70, 84; 17:26, 30; 18:10, 14–17, 21, 33
Economic impact, 2:14, 17, 19, 28, 35; 7:54; 11:35–8; 12:26, 30; 13:13–16, 55, 58, 62, 85–6; 16:6–7, 9, 29–30, 38–9, 60, 74–5; 17:26, 29, 33–4, 44; 18:5–8, 12, 29–31; 19:13, 15, 92
Obstacles, 2:32; 5:80; 6:76; 11:52; 12:43, 74; 13:12, 31, 34–5, 38, 53, 60–1, 73, 79, 83, 86–7, 93, 97, 99–100; 14:78; 16:69; 18:32–4; 19:12–13, 82, 94
Provincial, territorial and regional, 2:12, 32–3; 7:49; 11:44, 48–9; 13:8–9, 24, 34–5, 37–8, 42–4, 47, 49–50, 56, 69, 79, 85, 94–6, 98–101; 16:39; 17:26, 95–6; 18:25; 19:92, 99, 104

Inflation

Consumer Price Index (CPI), 2:9; 11:32, 36, 44–6; 18:7, 9–10, 22, 24–5
Global perspective, 2:18; 11:37; 13:48; 18:23–4
Inflation targeting. *See* Monetary policy (money supply)
Under Banking system Under Monetary authority
Rate, cost of living, 2:10, 24–7; 11:36, 43, 47, 51–2, 71; 13:32, 41, 48; 16:33; 17:79; 18:10, 14, 17, 23, 26–8

International economies

Developed, industrialized countries, 2:10–12, 15–17, 19, 26; 11:32–3, 37–8, 46–9, 51, 56–7; 13:16–19, 24, 31–3, 38–9, 41–2, 44, 61, 66–9, 92, 101; 16:69, 75; 17:95; 18:14, 26
Global economy, 2:10–11, 15–18, 22, 28, 32–3; 11:31, 34–5, 45, 49, 57; 13:16, 19, 73, 85; 16:75; 17:75, 83; 18:8, 23, 26, 30
National accounts, 2:31–2; 13:56, 66
Recession, depression, 2:11, 28; 7:43, 49, 59; 11:34; 13:78, 86; 16:75
Savings, 2:10, 15, 17–18; 10:54; 11:33–5, 40, 52, 78; 13:14, 31–2, 92, 94, 98, 101; 14:43, 74; 16:18; 17:34–6, 39–40, 46, 49–50, 89; 18:10, 18, 21–3, 26

Productivity

Consumerism, 1:18; 2:9–14, 17, 19, 24–6, 33–4; 6:60; 11:32–5, 38, 44, 56–7, 72, 84; 12:73; 13:40, 84–5; 16:25, 59; 18:10, 14, 19, 21; 19:101, 108–9, 114–15
Cycle and economic stability, 2:36; 7:42–3, 46, 53; 11:54, 56–61, 89, 93–4, 102; 13:8–12, 15–23, 25–49, 66, 69–70, 72–3, 76–9; 16:19; 17:12, 14, 24–5, 51, 91, 93; 18:11; 19:32, 98
Economic efficiency, 11:50–2; 13:51–65, 76, 86; 16:8–9, 12–13, 15, 22, 27, 32, 40–2, 59–61, 67, 71, 74, 78–9, 81–4; 17:7, 23, 28–30, 33–6, 38–41, 83, 95–6; 18:5–9, 13; 19:12, 100
Goods and services, 2:9, 12–13, 17, 19, 24, 26, 30, 32, 52; 6:75; 11:32–3; 13:87–102; 16:26–8, 33–9, 68, 70–1; 17:19, 44–5, 88–9; 18:14–16, 21–3, 25, 27, 34; 19:94, 97, 101, 109, 116
Gross domestic product (GDP), 3:31; 7:41; 11:57–8; 13:10–11, 23, 30, 62, 65–9, 76, 78, 87, 92; 16:59, 73; 17:11, 14–16, 29, 38, 60, 86, 95; 18:17, 32

Économie, marchés et secteurs d'activité

Secteurs d'activité économique

Secteur primaire, 2:12, 14, 33; 11:32, 41, 45, 49, 60, 93; 12:42; 13:36–7, 44, 51–2, 58, 73–5, 79–81, 83, 90, 95; 14:17, 30, 58, 63–4; 16:6, 30, 38, 42, 81–3; 18:12–13

Économie, politique publique. *Voir aussi Politiques gouvernementales*

Administration publique

Cadre financier, 19:103–5, 107–9, 111–13, 115
Comptes publics, budgets, 2:31–2; 11:50, 52, 58; 12:67–8, 70–2, 83; 13:24, 30, 47, 63, 104, 108; 17:60; 18:17, 24, 32; 19:89, 95, 97, 102, 104–5, 107
Dépenses publiques, 2:32; 3:53–4, 57; 4:42–3, 86; 11:50, 58, 94; 13:13–15, 22–5, 28–31, 33, 41–3, 53, 55–8, 67, 69, 74, 83, 92, 96, 99; 16:70–1; 17:11, 15, 29, 40, 94; 18:17, 24, 32
Dette publique, 2:11, 19–20, 32; 11:37, 50, 58, 61; 17:11–12, 60
Recettes publiques, 4:43–4; 11:50; 13:19–20, 31, 47; 16:6, 9–12, 20–6, 62, 70–1, 73–4, 76, 79, 82; 17:40; 18:24–5, 32; 19:89, 93–4, 98–9, 105, 107–12

Imposition. *Voir aussi Stratagèmes fiscaux*

Double imposition, 2:36, 38–40, 47, 50, 52–3
Impôt sur le revenu, 3:43, 51, 54, 56, 59, 67, 73; 4:31–2, 77; 13:12, 33, 46; 16:11, 30, 59, 61, 67, 73–4; 17:15, 18, 25, 39, 42, 44–5, 48, 78, 80–1, 89, 95; 18:6; 19:54, 76–7, 93–4, 99
Impôt sur les bénéfices, 1:26; 4:31–3, 36; 11:70; 13:11–12, 23, 47, 71, 81, 88, 93–4, 97–8, 101; 16:7, 9, 11–12, 20, 22, 25–7, 30, 35–6, 38, 59–61, 63, 67–8, 71, 73–4, 78, 81; 18:6, 25
Retenues fiscales, crédits d'impôt, 3:9–11, 17, 21–2, 25, 29–30, 34–5, 37, 41–3, 67, 70, 72–3; 4:32, 41–3, 58, 66; 13:14, 20, 64, 97–8; 16:11, 21, 41, 61, 75–6, 81; 17:72
Taux de retenue/d'imposition, 2:37, 42, 44–5, 49–50; 3:30, 36, 69; 4:42–3, 92; 13:11–12, 36, 93–4; 16:11, 32, 65–72; 17:59, 64; 18:18, 25

Subventions et programmes gouvernementaux

Programme de protection des salaires (PPS), 19:53, 56–8, 61–2, 64–5, 68, 70–1
Santé et éducation, 4:48, 65–6; 13:8, 19, 22–5, 28–31, 33, 37–8, 42, 48–50, 58, 67, 74, 79–81, 87, 89–91, 95, 102; 17:36
Subventions, 4:77, 91; 13:14, 35, 42, 46–7, 49–50, 64
Technologie, 13:16, 22, 24, 29–31, 41, 49–50, 56–7, 91–2, 99–100, 102
Transferts/paiements de péréquation fiscale, 4:61, 86; 13:10, 34–5, 37–8, 46–9; 17:35, 96

Taxes

Droits et taxes de douanes et d'accise, 2:53; 19:88–99, 101–16
Impôt provincial, 13:34, 36–7, 47, 101; 16:12, 62, 67, 73, 80; 17:95
Impôt sur le capital, 13:11–12, 20, 23, 33–5, 37, 47, 97–8; 16:68, 72–3; 17:50
Taxe sur les produits et services (TPS), taxe de vente, 3:11, 67–8, 70–1; 4:30–1; 13:11, 98; 16:25, 68, 73, 80; 17:15; 19:88, 93–6, 98, 103–4, 106–9, 111–12

Traitements fiscal et présentation fidèle

Consultations publiques, 16:6–10, 13, 16–19, 22–3, 25–9, 31–4, 43, 58, 62, 77–80; 19:78–80

Economics, growth and development – *Cont'd**Socioeconomics. See also Demographics*

- Demographic data, 2:19, 28, 32; 5:66; 10:37; 11:57–8, 82–3; 12:58; 13:11, 29, 32–3, 49, 68–9, 74, 89, 92–4, 110–11; 16:19–20, 31–2, 42, 69, 79–83; 18:6, 16–17, 21–2, 28, 34; 19:12–13
- Foreign countries (including United States), 5:40; 13:16, 21, 32, 42, 45, 54, 59–60, 67–9, 71, 74–7, 80–2, 88–9, 94–5, 110; 17:83
- Populated regions, 7:42, 47, 54–5; 10:37; 11:72, 77–8; 13:36, 44–6, 95, 100–1; 17:15–17, 21, 65, 72
- Standard of living, 3:31; 5:38, 80; 11:33, 50; 13:8–11, 14, 21, 23, 29, 31, 33, 36–9, 42–3, 49, 58–60, 62, 75–7, 85–7, 94–5; 16:27; 17:7, 12, 16, 34–5, 39–41, 47, 50, 61–4, 88, 91, 95–6; 19:12

Economics, legal entities. *See also Small and medium-sized enterprises*

Capital investments

- Capitalization/market capitalization, 13:105, 107; 14:60, 62; 16:9–10, 13, 15, 17–18, 20, 22, 26–8, 30, 35, 42, 77–9; 17:60–1, 80, 83, 90–1; 19:63, 82
- Domestic investments, 9:7; 11:33, 40, 46–7, 50–1, 76; 13:12, 14, 16–17, 70, 75, 80, 85, 93, 100–1; 14:80; 16:38–40, 81; 17:34–6, 39–40, 46–8; 18:10, 13–14, 22
- Factory, equipment, machinery (fixed capital), 11:48; 13:11, 39, 41, 61, 63, 71–3, 78, 81, 88–9, 91, 93, 98, 101; 16:39, 81; 18:14
- Foreign investments, 2:14, 26, 37, 49; 11:41, 54; 12:52, 62; 13:16, 21, 23, 29, 37, 70, 74–5, 79–81, 86–8, 93–4, 97, 100–1; 14:62, 80; 16:22, 42, 68–9, 75–6, 82; 18:13, 21–2, 29–30; 19:36

Capital owners

- Capital gains, 3:34; 13:20, 33, 81, 98; 16:10, 21, 24–6, 34–5, 59, 61–2, 65, 67, 76, 80; 17:37–8; 18:13
- Shareholders, dividends, 10:69, 71, 74–7, 83; 11:42; 12:19, 65–6, 72; 13:98; 14:12, 20, 26, 65–6; 16:12–13, 20, 22, 26–30, 34–7, 59–62, 65, 67–8, 72, 74, 78, 81; 17:37; 18:31; 19:18, 20, 27–8
- Trust units/participants, distributions, 3:31, 59; 12:46; 14:40; 16:9–10, 19–24, 26–7, 30–2, 34–42, 63, 65, 67, 70, 74–6, 78–83; 18:12–13

Income trusts, flow-through entities (FTE)

- Business trusts and limited partnerships, 14:37; 16:8–11, 16, 21–2, 25, 29, 40, 59–62, 77, 83
- Governance, 16:30–1, 36, 41, 43, 66, 80; 19:85
- Proliferation (conversions), bankruptcies, 16:6, 10, 16–18, 20, 22–8, 30, 34, 36–7, 39–40, 42, 60–2, 64–5, 70–1, 73–4, 77, 83; 18:12
- Royalty/energy trusts, REIT/real estate investment trusts, 16:8, 10–11, 17, 19, 21, 29–31, 34–5, 38–42, 61, 63–7, 72, 75–7, 83; 18:12

Incorporated companies in Canada

- Conglomerates, subsidiaries, 11:41; 12:42; 13:28; 16:39
- Corporations, 3:22; 7:50–1; 10:54; 11:55, 60, 70; 12:42; 13:13, 21, 42, 57, 81, 107; 14:25; 16:12, 20, 26–8, 34–6, 70; 18:19
- Employee stock options, 14:66
- Governance, 2:29; 11:51–2; 12:30, 72–6; 13:58, 69, 71–2, 103–4, 108–12; 14:12, 20, 54–9, 65–6, 70–6, 79; 16:7–9, 13, 17, 23, 38, 40–2, 61, 63, 67, 79; 18:15; 19:21, 40

Économie, politique publique -- *Suite**Traitement fiscal et présentation fidèle -- *Suite**

- Décisions anticipées en matière d'impôt sur le revenu (DAMI), 16:6, 8, 15–19, 25, 28–9, 32, 62, 66, 76; 18:13
- Fiducies de revenu, 16:6, 10–13, 15–24, 26–9, 32, 36–8, 40–1, 43, 58–62, 67–8, 70–1, 73–6, 78, 81; 18:11–12
- Fonds de pension, 16:12, 16, 18, 67; 17:51, 78
- Recherche et études (rapports), 13:11–12, 17, 19–20, 23, 34, 98; 15:13–14; 16:59–63, 70–1, 78; 17:31, 55; 18:23; 19:97–8, 110–12

Emploi

Conditions de travail

- Environnement de travail, 13:21, 60–1, 79–80; 17:22–3, 42

Formules de travail, 13:52–3, 65, 67, 82; 17:18–19, 66, 71, 73–5

Salaire, avantages sociaux et sécurité d'emploi, 11:52; 13:24, 56, 62, 66; 17:15, 22, 28, 30, 35, 39, 51–4, 71–2, 79, 82, 87, 90, 93–4; 19:52–4, 62, 114, 116

Création d'emplois, 1:26; 7:41, 43, 52; 11:37, 45, 47–8, 52, 54; 13:17, 29, 74, 77, 100; 16:28–9, 39–40, 70–2, 81–2; 17:36, 44, 51, 58, 69, 74

Main-d'œuvre

Analyse, 2:17; 7:50, 54; 11:33, 46–7, 50, 58–9; 13:15–17, 35, 41–2, 49, 68, 70, 91, 96, 101; 17:10, 12, 14–22, 24–30, 32–6, 38–40, 45, 51, 56, 64, 72, 82, 87–8, 95; 18:12–13; 19:88, 91

Compétences, formation en cours d'emploi, 13:88–90, 99; 17:14–15, 40, 46–8, 50, 75–6

Mobilité de la main d'œuvre, 13:22, 36–8, 44–6; 17:13, 16, 96

Niveau de vie, 2:13; 13:10–12, 31, 33, 62–3, 75–7, 94–5; 17:61–3, 79, 89

Statistiques, recherche, 7:58–9; 13:56, 65, 67–9, 83; 17:13, 23, 42, 46, 54, 59, 80–1, 86; 18:15–16; 19:99–101, 111

Pertes d'emploi

Assurance-emploi, 4:58; 13:31, 35–8, 41, 43–6, 52–3; 17:27, 63

Chômage et mises à pied, 7:49; 11:34; 13:36, 44, 48, 53, 86, 100; 17:13, 37, 39–40, 52, 63–4, 83

Fusions, faillite, 11:77; 19:52–4, 56, 62–5, 70–2, 80, 92

Salaires impayés, 19:52–4, 57–9, 72–6, 79, 85

Technologie, automatisation, 13:72–3, 87, 92–3; 17:15

Retraite, 17:10, 17–18, 21–3, 25–7, 33, 35–7, 43, 49–55, 59–64, 66, 73–5, 78–9, 83, 86–9, 92–3

Enseignement postsecondaire. *Voir aussi Épargne pour études*

Accessibilité et coût, 4:54, 61, 63–5, 68–9, 71, 73–6, 79–90, 92–3, 97; 17:45, 65, 83; 19:68–9

Aide financière. *Voir aussi Régimes enregistrés Sous Régimes de retraite et de revenues*

Bon d'études canadien (BEC), 4:47–9, 51, 53–61, 63, 65–7, 70–1, 81, 83–6, 90, 95

Études à temps partiel, 4:50, 67, 78

Programme canadien de prêts aux étudiants (PCPE), 4:46, 85

Subvention canadienne pour l'épargne-études (SCEE) et programmes provinciaux, 4:46, 49, 51–7, 59, 63–7, 71, 74–5, 81–3, 85, 93–6

Economics, legal entities – *Cont'd*

International perspective

- Corporations (foreign countries), **10:63; 11:38, 48, 51; 12:30, 42, 76; 13:56–7, 103, 112; 14:55, 58; 16:27, 78; 18:13, 29–30; 19:15**
 Flow-through entities (foreign countries), **16:9–11, 17, 20–1, 37, 63–6**
 Rules, standards, guidelines, **13:28; 16:36, 38, 40, 65**

Economics, markets and sectors

Economic activity sectors

- Booms, bubbles, **2:24, 26; 3:15–16; 10:49; 11:48; 12:44; 13:40, 76; 14:18; 16:65, 83; 18:28**
 Intellectual property protection (property rights), **13:36–8, 51, 100**
 Primary sector, **2:12, 14, 33; 11:32, 41, 45, 49, 60, 93; 12:42; 13:36–7, 44, 51–2, 58, 73–5, 79–81, 83, 90, 95; 14:17, 30, 58, 63–4; 16:6, 30, 38, 42, 81–3; 18:12–13**
 Provincial, regional, **2:32; 13:14, 35, 42, 52–3; 19:88–99, 91–2, 99**

Financial market

- Commodities market, **2:9–11, 13–14, 23, 33–4; 10:50, 73; 11:35, 48, 60; 13:64, 76; 16:15, 62–3, 74, 80; 18:7–8**
 Exchange market, **2:23, 27, 29, 33; 10:50, 73; 11:60; 14:10–11; 16:15, 62–3, 74, 80; 18:7, 31**
 Money market, **11:35; 17:21–2**

Industries

- Energy, **7:49; 11:44–5; 13:64, 79–81; 16:31, 34–5, 38–41**
 High technology, **2:10; 7:59; 10:54; 11:47, 51, 58–60; 12:19, 73–4; 13:12–16, 21, 32, 36, 40, 42, 85, 87, 97, 100; 14:18; 16:19, 39–40, 84**
 Manufacturing, construction, mining, **5:80–1; 7:59; 11:51, 57; 12:73; 13:16, 25, 40, 52–3, 61, 63–4, 69–70, 72–5, 78–9, 81, 83, 85, 87–9, 101; 16:30, 40; 18:13; 19:88–9, 91–101, 103–6, 110–11, 114–16**
 Service industry, **2:50–2; 7:51; 11:32, 41, 47, 51, 57–9, 86, 103; 12:74; 13:25, 40, 48–50, 52–3, 57–8, 60–1, 74, 79, 83, 85, 88, 95; 14:17, 19; 16:30, 39–40, 64**
 United States and overseas, **7:46; 11:48, 51; 12:42, 76; 13:11, 13, 17, 21, 25–6, 32–3, 49–50, 54–6, 58, 60, 73–8, 81–8, 93, 96–7, 101, 103; 14:56, 58, 66; 16:83; 18:13**

Market fluctuations

- Price, **2:9–11, 13–14, 16, 33–4; 6:40, 42, 55; 7:51; 11:34, 36–8, 44–6, 48, 61; 12:20–1, 52–3; 13:64, 76, 80–1, 85; 14:11–12, 24, 37; 16:34, 43; 18:7, 16, 18, 25–8; 19:35**
 Stock market indices, stock exchange, **10:54, 57–9; 13:103–4, 107, 111–12; 14:14, 24, 26, 55–9, 61, 63–4; 16:10, 30, 63, 65, 79–81; 18:13**
 System risk, financial crises, **1:21, 32; 2:29; 6:28–9, 44, 54; 7:44, 51, 53, 65, 72; 8:35; 11:78; 12:40; 14:57; 16:18, 38, 67, 71, 74; 18:8**
 Volatility, **2:9, 33; 6:55; 11:31–2, 43–6; 13:75–6; 14:12, 18; 18:7, 16–17, 22, 24–5, 31; 19:26–8**

Market forces. *See also* Competition Under Financial sector, domestic

- Competition, **5:39; 6:7, 14–15, 32, 58, 66, 75; 7:42–9, 54–7, 68–9; 10:33–6, 38; 11:35, 53–7, 62–7, 71–8, 83, 86, 91–3, 97–8, 102; 12:20, 27–34, 51–8, 68, 71; 16:55; 17:30, 95; 19:36, 53, 106, 111, 114–16**

Enseignement postsecondaire -- Suite

Aide financière -- Suite

- Subventions, financement, prêts, **4:64, 66, 68, 71–4, 79, 81–91, 93–6; 17:44; 19:68–9**
 Décrochage et perspectives d'emploi, **4:68, 73, 75, 80–1, 88; 17:15, 45, 50**
 Partenariats fédéraux-provinciaux, **4:51, 61, 67, 88, 94–5**
 Promotion et sensibilisation, **4:50, 52, 54–6, 67, 69**

Entité intermédiaire. Voir Fiducies de revenu, entités intermédiaires *Sous Économie, entités juridiques***Épargne pour études.** Voir aussi Enseignement postsecondaire

- Culture et mesures, **4:46–9, 52–3, 60, 66, 68–73, 76–7, 79–80, 82–3, 85–6, 88, 91–2; 19:78**
 Inutilisation des fonds, **4:60, 67, 72, 78**
 Obstacles, **4:64, 69–70, 83; 19:77–8**
 Statistiques, **4:59, 66, 69, 76–7, 82–3**

Études, rapports et autres médias

Articles de journaux

- Argent ne fait pas le bonheur, L'*, 19 octobre 2005, (Éric Desrosiers) in : *Le Devoir*, **17:45**
Canada's Insurers Must Reveal Data: OSFI Reinsurance Move, 6 octobre 2005, (Barbara Shecter) in : *National Post*, **19:16, 33**
Courts Can Succeed When Advisers Fail in their Duty, 3 mars 2005, (Rob Carrick) in : *Globe and Mail*, **8:36**
Credit unions push NPD on bank mergers - Umbrella association says consolidation could boost service in small communities, 11 avril 2005, (Sinclair Stewart) in : *Globe and Mail*, **10:33**
Dodge Fills Void on Key Issues: Bank of Canada Governor Praised for Raising Business Concerns While Liberals Dither, 27 décembre 2004, (Paul Vieira) in : *National Post*, **18:11**
Dodge Joins U.S. Attack on China, 1er juin 2005, (Terence Corcoran) in : *National Post*, **18:14–15**
Income Trusts in Fact Bring in Indirect Tax Revenue, 24 septembre 2005, (Fiona Brodie) in : *National Post*, **16:25**
Potential Growth Rate Questioned: Estimates May Be Off, 15 avril 2005, (Jacqueline Thorpe) in : *National Post*, **11:47**
Risks of Low Interest Rates Underrated, TD Warns: Fears Market Players too Heavily Leveraged, 10 février 2005, (John Partridge) in : *Globe and Mail*, **6:54**
Truth About Income Trusts, The : Trusts Help Retirement Savings, Put Cash into Canadian Economy, 28 septembre 2005, (Philip Brown) in : *National Post*, **16:83**

Articles scientifiques

- Allocation à la naissance au Québec, L': Les politiques gouvernementales peuvent-elles accroître le taux de natalité?*, 24 janvier 2002, (Kevin Milligan) in : Article documentaire, Institut C.D. Howe, **17:42, 44, 69**
Canadian Philanthropy in Education: From Bricks to Brain Cells, septembre 2003, (Hilary Pearson) in : *Policy Options*, **3:59, 62**
Income Shifting, Investment, and Tax Competition: Theory and Evidence from Provincial Taxation in Canada, juin 2004, (Jack Mintz et Michael Smart) in : *Journal of Public Economics*, **16:73**

Economics, markets and sectors – *Cont'd***Market forces – *Cont'd***

- Driving force (technology), **11**:44, 51, 58–9; **13**:11, 17, 19, 21–31, 34–42, 49–50, 61, 63, 69–70, 72–5, 77–8, 88, 92–3, 96, 98–9, 102; **16**:13, 27, 35–7, 70, 82, 84; **18**:27; **19**:88, 90
Emerging markets, **2**:9, 14–16, 19, 28; **6**:23, 52–3; **11**:31, 38, 45; **13**:11, 16, 18, 29–31, 62, 86–8; **16**:68–9, 75; **18**:15, 22, 26, 28; **19**:97–8, 101, 106
Globalization, economic integration, **2**:23, 27; **6**:27, 61, 64–5; **12**:52, 62, 64; **13**:15, 18, 28, 59, 92–3; **19**:60, 88, 91–2
Supply and demand, free market, deregulation, **2**:33–4; **6**:7, 56, 61, 64–5, 77; **7**:34; **11**:56, 67; **12**:60; **13**:40–1, 60; **18**:8, 10, 26–7

Economics, public policy. See also Government policies**Grants and programs**

- Grants, **4**:77, 90; **13**:14, 35, 42, 46–7, 49–50, 64
Health and education, **4**:48, 64–6; **13**:8, 19, 22–5, 28–31, 33, 37–8, 42, 48–50, 58, 67, 74, 79–81, 87, 89–91, 95, 102; **17**:36
Technology, **13**:16, 22, 24, 29–31, 41, 49–50, 56–7, 91–2, 99–100, 102
Transfers/equalization payments, **4**:61, 86; **13**:10, 34–5, 37–8, 46–9; **17**:35, 96
Wage Earner Protection Program (WEPP), **19**:53, 56–8, 61–2, 64–5, 68, 70–1

Public administration

- Fiscal framework, **19**:103–5, 107–9, 111–13, 115
Public accounts, budgets, **2**:31–2; **11**:50, 52, 58; **12**:67–8, 70–2, 83; **13**:24, 30, 47, 63, 104, 108; **17**:60; **18**:17, 24, 32; **19**:89, 95, 97, 102, 104–5, 107
Public debt, **2**:11, 19–20, 32; **11**:37, 50, 58, 61; **17**:11–12, 60
Public expenditures, **2**:32; **3**:53–4, 57; **4**:42–3, 86; **11**:50, 58, 94; **13**:13–15, 22–5, 28–31, 33, 41–3, 53, 55–8, 67, 69, 74, 83, 92, 96, 99; **16**:70–1; **17**:11, 15, 29, 40, 94; **18**:17, 24, 32
Public revenues, **4**:43–4; **11**:50; **13**:19–20, 31, 47; **16**:6, 9–12, 20–6, 62, 70–1, 73–4, 76, 79, 82; **17**:40; **18**:24–5, 32; **19**:89, 93–4, 98–9, 105, 107–12

Tax treatment

- Advance income tax rulings (ATR), **16**:6, 8, 15–19, 25, 28–9, 32, 62, 66, 76; **18**:13
Income trusts, **16**:6, 10–13, 15–24, 26–9, 32, 36–8, 40–1, 43, 58–62, 67–8, 70–1, 73–6, 78, 81; **18**:11–12
Pension funds, **16**:12, 16, 18, 67; **17**:51, 78
Public consultations, **16**:6–10, 13, 16–19, 22–3, 25–9, 31–4, 43, 58, 62, 77–80; **19**:78–80
Research and studies (reports), **13**:11–12, 17, 19–20, 23, 34, 98; **15**:13–14; **16**:59–63, 70–1, 78; **17**:31, 55; **18**:23; **19**:97–8, 110–12

Taxation. See also Tax strategies

- Corporate income tax, **1**:26; **4**:31–3, 36; **11**:70; **13**:11–12, 23, 47, 71, 81, 88, 93–4, 97–8, 101; **16**:7, 9, 11–12, 20, 22, 25–7, 30, 35–6, 38, 59–61, 63, 67–8, 71, 73–4, 78, 81; **18**:6, 25
Double taxation, **2**:36, 38–40, 47, 50, 52–3

Études, rapports et autres médias -- Suite**Articles scientifiques -- Suite**

- Return of Patriarchy, The*, 17 février 2006, (Philip Longman) in : Foreign Policy, **17**:84

Documents de consultation et de discussion

- Article 347 du Code criminel : une disposition très problématique*, Conférence pour l'harmonisation des lois au Canada, 2002 (Mary Anne Waldron), **5**:22–3, 29–31, 45, 57–8

- Cadre législatif efficace et efficient pour le secteur canadien des services financiers*, Un : Document de consultation en vue de l'examen de la législation régissant les institutions financières de 2006, 2005 (Ministère des Finances Canada), **12**:67–8

- Document de consultation des intervenants relativement à une proposition de cadre de protection des consommateurs dans le marché parallèle du crédit à la consommation*, janvier 2005 (Comité des mesures en matière de consommation), **5**:25, 31–2

- Gouvernance des institutions financières*, janvier 2003 (Division des établissements financiers, Ministère des Finances Canada), **12**:72

- Hedge Funds and Financial Stability: The State of the Debate*, septembre 2007 (Michael R. King et Philipp Maier pour la Banque du Canada), **14**:19

Documents reliés au budget

- En marche vers l'avenir : Priorités et choix pour l'économie du XXI^e siècle : Rapport du Comité permanent des finances*, décembre 2004 (Comité permanent des finances de la Chambre des Communes), **12**:71

- Plan budgétaire, Le*, 2004 (Ministère des Finances Canada), **3**:13, 16; **4**:40, 83, 87; **19**:103

- Plan budgétaire, Le*, 2005 (Ministère des Finances Canada), **12**:67–8, 70–2, 75–6; **17**:11; **19**:103

Films, reportages télévisés

- Autant en emporte le vent*, 1939 (Victor Fleming), **4**:34

- Horloge biologique*, 2005 (Ricardo Trogli), **17**:82

- Paiements préautorisés, Les*, 2004 (La Facture, Radio-Canada), **18**:54

Guides et directives

- AIMA Canada Hedge Fund Primer*, Juin 2004

- (Alternative Investment Management Association), **14**:10
Association canadienne des courtiers de fonds mutuels, Règles, 2001 (Association canadienne des courtiers de fonds mutuels), **10**:53–4

- Cartes de crédit - À vous de choisir*, 2004 (Agence de la consommation en matière financière du Canada), **1**:23, 29; **6**:8

- Coût des prêts sur salaire, Le*, [2004?] (Agence de la consommation en matière financière du Canada), **6**:16; **18**:39, 41–2, 55–6, 58, 61, 71

- Empowering Investors: Tools and Resources from the IDA*, [n.d.] (Association canadienne des courtiers en valeurs mobilières), **10**:50

- Fusionnements, lignes directrices pour l'application de la Loi*, septembre 2004 (Bureau de la concurrence), **2**:22; **11**:59

- Guidance Paper on Risk Transfer, Disclosure and*

- Analysis of Finite Reinsurance*, octobre 2006

- (Association internationale des contrôleurs d'assurance), **19**:16, 42

Economics, public policy – *Cont'd***Taxation – *Cont'd***

- Personal income tax, **3:43, 51, 54, 56, 67, 73; 4:31–2, 77; 13:11–12, 33, 46; 16:11, 30, 59, 61, 67, 73–4; 17:15, 18, 25, 39, 42, 44–5, 48, 78, 80–1, 89, 95; 18:6; 19:54, 76–7, 93–4, 99**
 Tax withholding credits, **3:9–11, 17, 21–2, 25, 29–30, 34–5, 37, 41–3, 67, 70, 72–3; 4:32, 41–3, 58, 66; 13:14, 20, 64, 97–8; 16:11, 21, 41, 61, 75–6, 81; 17:72**
 Taxation rates, **2:37, 42, 44–5, 49–50; 3:30, 36, 69; 4:42–3, 92; 13:11–12, 36, 93–4; 16:11, 32, 65–72; 17:59, 64; 18:18, 25**

Taxes

- Capital tax, **13:11–12, 20, 23, 33–5, 37, 47, 97–8; 16:68, 72–3; 17:50**
 Customs and excise duties and taxes, **2:53; 19:88–99, 101–16**
 Goods and services tax (GST), sales tax, **3:11, 67–8, 70–1; 4:30–1; 13:11, 98; 16:25, 68, 73, 80; 17:15; 19:88, 93–6, 98, 103–4, 106–9, 111–12**
 Provincial tax, **13:34, 36–7, 47, 101; 16:12, 62, 67, 73, 80; 17:95**

Education savings plan. *See also* Post-secondary education

- Culture and objectives, **4:46–9, 52–3, 60, 66, 68–73, 76–7, 79–80, 82–3, 85–6, 88, 91–2; 19:78**
 Obstacles, **4:64, 69–70, 83; 19:77–8**
 Statistics, **4:59, 66, 69, 76–7, 82–3**
 Unused funds, **4:60, 67, 72, 78**

Employment

- Job creation, **1:26; 7:41, 43, 52; 11:37, 45, 47–8, 52, 54; 13:17, 29, 74, 77, 100; 16:28–9, 39–40, 70–2, 81–2; 17:36, 44, 51, 58, 69, 74**
 Job loss
 Employment insurance, **4:58; 13:31, 35–8, 41, 43–6, 52–3; 17:27, 63**
 Mergers, bankruptcies, **11:77; 19:52–4, 56, 62–5, 70–2, 80, 92**
 Technology, automation, **13:72–3, 87, 92–3; 17:15**
 Unemployment and firing, **7:49; 11:34; 13:36, 44, 48, 53, 86, 100; 17:13, 37, 39–40, 52, 63–4, 82**
 Unpaid wages, **19:52–4, 57–9, 72–6, 79, 85**
 Labour force
 Analysis, **2:17; 7:50, 54; 11:33, 46–7, 50, 58–9; 13:15–17, 35, 41–2, 49, 68, 70, 91, 96, 100; 17:10, 12, 14–22, 24–30, 32–6, 38–40, 45, 51, 56, 64, 72, 82, 87–8, 95; 18:12–13; 19:88, 91**
 Skills, on-the-job training, **13:88–90, 99; 17:14–15, 40, 46–8, 50, 75–6**
 Standard of living, **2:13; 13:10–12, 31, 33, 62–3, 75–7, 94–5; 17:61–3, 79, 89**
 Statistics, research, **7:58–9; 13:56, 65, 67–9, 83; 17:13, 23, 42, 46, 54, 59, 80–1, 86; 18:15–16; 19:99–101, 111**
 Workforce mobility, **13:22, 36–8, 44–6; 17:13, 16, 96**
 Retirement, **17:10, 17–18, 21–3, 25–7, 33, 35–7, 43, 49–55, 59–64, 66, 73–5, 78–9, 83, 86–9, 92–3**
 Working conditions
 Salaries, job security, **11:52; 13:24, 56, 62, 66; 17:15, 22, 28, 30, 35, 39, 51–4, 71–2, 79, 82, 87, 90, 93–4; 19:52–4, 62, 114, 116**
 Schedules, **13:52–3, 65, 67, 82; 17:18–19, 66, 71–5**

Études, rapports et autres médias -- *Suite***Guides et directives**

- Guide du coût des services bancaires, étape 1, étape 2, étape 3*, 2003 (Agence de la consommation en matière financière du Canada), **1:23, 29**
Guide to Sound Practices for Canadian Hedge Fund Managers, 10 mars 2004 (Alternative Investment Management Association), **14:10**
Guide to Sound Practices for Disclosure and Promotion of Alternative Investments in Canada, juin 2005 (Alternative Investment Management Association), **14:11**
Instruction générale canadienne 58-201 relative aux principes de gouvernance, 2005 (Commission des valeurs mobilières de l'Ontario), **14:65–6**
Ligne directrice A, Montant minimum permanent requis pour le capital et l'excédent (MMPRCE), 1992 (Bureau du surintendant des institutions financières), **7:68**
Management de la qualité - Satisfaction du client – Lignes directrices relatives à la surveillance et au mesurage, (Organisation internationale de normalisation), **8:27**
Manuel de l'ICCA - Comptabilité, 2005 (Institut Canadien des Comptables Agréés), **19:18**

Livres, lettres

- Cantique de Noël*, 1843 (Charles Dickens), **3:63–4, 66**
Client, Le, 1994 (John Grisham), **12:28**
Empty Cradle, The : How Falling Birthrates Threaten World Prosperity And What To Do About It, 2004 (Philip Longman), **17:84**
Firme, La, 1991 (John Grisham), **12:28**
Lettre du Bureau de la concurrence à la Banque Royale du Canada et à la Banque de Montréal, La, 11 décembre 1998 (Bureau de la concurrence), **6:66**
Naked Investor, The : Why Almost Everybody But You Gets Rich on Your RRSP, 2005 (John Lawrence Reynolds), **12:28**
Plan d'action de la Stratégie pancanadienne du diamant, 2 février 2005, lettre à ministre des Finances (Territoires du Nord-Ouest et du gouvernement du Québec), **19:93**

Rapports annuels

- À la recherche de solutions : Rapport annuel 2003/2004*, 2004 (Service de conciliation en assurance de dommages), **8:54, 58**
Plan d'activités 2004-2006, 2004 (Bureau de la consommation, Industrie Canada), **12:74**
Protéger, éduquer : Rapport annuel 2001-2002, 2002 (Agence de la consommation en matière financière du Canada), **6:10**
Rapport annuel BSIF 2003-2004, 2004 (Bureau du surintendant des institutions financières du Canada), **6:56**
Rapport annuel du Commissaire de la concurrence, 2004 (Bureau de la concurrence), **6:69–70**
Rapport annuel, 2003 (Banque du Canada), **2:31; 11:40**
Rapport annuel, 2003 (Ombudsman des services bancaires et d'investissement), **8:33**
Rapport annuel, 2003 (Société canadienne d'indemnisation pour les assurances de personnes), **7:66–7**
Rapport annuel, 2004 (Amnistie internationale), **2:31, 45**
Rapport annuel, 2004 (Banque du Canada), **11:40**
Rapport annuel, 2004 (Centre du Réseau de conciliation du secteur financier), **8:7, 15**

Employment – *Cont'd***Working conditions – *Cont'd***

Work environment, **13:21**, 60–1, 79–80; **17:22**–3, 42

Enhanced income securities (EIS). *See* Securities Under Financial instruments Under Investments, types**Excise tax. *See* Customs and excise duties and taxes Under Taxes Under Economics, public policy****Family and society****Dynamics**

Decision to have children, **17:20**, 46–7, 66–9, 77
Foster home, **4:69**
Happiness, **17:45**–7, 82
Nuclear family unit, **17:31**, 42, 47, 64–6, 77, 81–2, 85–6, 92–4
Parental expectations, **4:69**, 80

Family income and expenses

Budget, debt load, **5:79**–81; **6:8**; **17:59**, 65, 85–6, 94; **18:18**–19
Household income, **4:57**–8, 64, 70–1, 75–6, 86–7; **5:47**, 53, 66, 80, 82; **12:26**; **13:59**; **16:81**; **17:44**
Lower income group, **4:46**–7, 49, 51–2, 65–7, 72–3, 77–8, 80–4, 88, 90–2; **5:36**, 60, 80
Statistics, census, **5:80**–2; **11:72**
Tax benefits, allowance, **4:48**, 53–4, 56, 63, 69, 85; **17:35**, 44–5, 67, 69, 92–3

Financial assistance

Allowances for Newborn Children, **17:42**, 44, 69
Canada Child Tax Benefit (CCTB), **4:47**–8, 53–4, 56, 59, 63, 66, 92; **17:29**, 86
Childcare allowance, **17:29**
National Child Benefit (NCB), **4:66**
Social policy and programs, **4:48**, 64, 72, 76, 79, 81–2, 84, 86, 89, 91–2; **17:29**, 32–3, 36, 42, 44–5, 48, 50, 58–9, 65–9, 72, 77–8, 81, 92, 94
Volunteerism, **17:26**–8, 50, 53

Financial sector, competition and privacy protection. *See also* Financial sector, regulatory framework, assessment And also Financial sector, regulatory framework, key players

Alternative financing sector, **5:34**, 42, 71; **18:72**
Banking sector, **1:40**–1, 43; **7:6**–14, 16–17, 19, 22, 24–5, 29; **11:77**; **18:61**, 72
Cross-border issues, **1:40**–1, 43, 47; **7:7**, 13–14, 21–3, 26–7; **10:24**, 26–8; **12:62**–3
Insurance sector, **1:47**; **7:6**, 9, 24–6, 28–9; **8:20**, 68; **12:62**–3
Investments, **12:33**; **14:14**, 77–8, 80

Financial sector, domestic. *See also* Banking sector And also Credit

Business practices. *See also* Investment performance Under Investments, types

Analysts, **6:65**; **10:58**–9; **12:21**–3; **14:22**–4, 27–8, 33, 39, 57–9; **19:27**–8, 32, 45
Conflict of interest, **14:27**, 32–3, 37, 39, 59
Fees, commissions, incentives, **1:31**, 35; **5:8**–9, 11–12; **6:12**, 14, 57, 74; **7:45**, 57; **8:47**–8, 50, 57, 66, 68; **10:48**, 53, 76; **11:74**, 89–98; **12:62**; **14:17**, 20, 22, 27, 30–4, 36, 40; **19:22**

Études, rapports et autres médias -- Suite**Rapports annuels**

Rapport annuel, 2004 (Ombudsman des services bancaires et d'investissement), **8:24**; **16:43**–4, 52
Rapport annuel 2004-2005 (Service de conciliation des assurances de personnes du Canada), **8:71**
Société d'assurance-dépôts du Canada - Rapport annuel 2004 : Pilier de stabilité, 2004 (Société d'assurance-dépôts du Canada), **6:38**
2004-2005 rapport annuel (Service de conciliation des assurances de personnes du Canada (SCAPC)), **12:57**

Rapports spéciaux

Avenir commence maintenant, L' : Une étude du secteur des services financiers au Canada (Rapport final): *Rapport du Comité permanent des finances*, mars 1999 (Comité permanent des finances, Chambre des communes), **1:22**
Baromètre trimestriel des affaires, [n.d.] (Fédération canadienne de l'entreprise indépendante), **7:41**
Bien public et les actifs privés, Le : le traitement fiscal fédéral des dons de bienfaisance des particuliers et des sociétés, décembre 2004 (Comité sénatorial permanent des banques et du commerce), **3:63**; **4:94**
Bombe à retardement démographique, La : Atténuer les effets des changements démographiques au Canada, juin 2006 (Comité sénatorial permanent des banques et du commerce), **17:34**, 84; **19:13**
Budget de 1997 et après, Le :achever la tâche : cinquième rapport du Comité permanent des finances, décembre 1996 (Comité permanent des finances), **19:97**
Canada: 2005 Article IV Consultation-Staff Report; Staff Statement; and the Public Information Notice on the Executive Board Discussion for Canada, mars 2005 (Fonds monétaire international), **12:71**

Canada's R&D Deficit - And How to Fix It - Removing the Roadblocks, 2005 (Richard Harris pour l'Institut C.D. Howe), **13:92**

Canada's Regulatory Burden - How Many Regulations? At What Cost?, août 2001 (Laura Jones et Stephen Graf pour l'Institut Fraser), **17:43**

C'est le temps d'agir, 2003 (Comité pour examiner la structure de la réglementation des valeurs mobilières au Canada), **1:48**; **12:42**, 71, 75

Changement, défis et possibilités : Rapport du Groupe de travail, 1998 (Groupe de travail sur l'avenir du secteur des services financiers canadiens), **1:22**, 26–7; **7:42**, 70; **8:26**, 30; **10:59**; **12:81**

Comparaison des niveaux de vie au Canada et aux États-Unis, La : une perspective régionale, février 2000 (Raynald Létourneau et Martine Lajoie pour Industrie Canada), **13:94**

Cost of Providing Payday Loans in Canada, octobre 2004 (Ernst & Young pour l'Association canadienne des fournisseurs de services financiers communautaires), **5:40**, 65, 67, 75; **6:17**; **18:71**

Coûts d'observation de la TPS pour les petites entreprises au Canada : une étude pour le compte du Ministère des finances, Politique de l'impôt [1993?] (Plamondon & Associés), **19:110**–11

Customer due diligence for banks, octobre 2001 (Comité de Bâle sur le contrôle bancaire), **7:8**

Financial sector, domestic – *Cont'd***Business practices – *Cont'd***

Market conduct, **1:30; 5:10, 26, 31, 40–1, 48–51, 59, 62; 6:6–7, 13, 40–1, 57, 74–6; 7:64–5; 8:7, 19, 26; 10:41, 52, 68–9; 11:64, 72, 90–2; 12:12, 21, 51–4; 16:45, 56**
Transparency, **1:24–6; 5:36–8, 55, 67–9, 71–4; 6:24, 65–6; 7:31, 34, 45–8, 51, 53, 58–62, 67, 72–3; 8:65, 71; 10:47, 54–6, 61, 66, 78–80; 11:96–8, 101; 14:36, 54; 16:50; 18:66; 19:22, 25–6**

Competition. *See also* Market forces Under **Economics, markets and sectors**

Goods and services, **1:19, 24, 27–9, 34, 44; 5:22–3, 38, 46–7, 53; 6:5, 14, 56, 58, 62–3, 67–8, 71, 73–5, 77; 7:30, 34, 36, 42, 47, 49, 58; 8:38, 48; 11:73; 18:74; 19:46, 80**
Innovation, technology, **5:10, 69–70; 6:61, 64–5; 7:22, 42; 11:55, 76, 79, 83–5, 100; 16:47; 18:60–1; 19:36**
New entrants, **1:21, 30, 34, 44–5; 6:14, 19, 37–8, 41, 47, 53; 7:52, 55; 11:63, 67, 83; 12:53; 19:35, 80**
Unfair competition, **5:8, 41, 43; 6:18–19, 62–3, 65, 68, 73–6; 7:50–1; 11:77, 90–2, 94–8, 101–3; 19:21**

Consolidations and institution types

Mergers and acquisitions, **1:21; 2:22–3; 6:58–9, 61–3, 66–7; 7:34, 47, 55–6, 68; 10:33–4, 36–7, 48, 59, 69; 11:33, 35–6, 41–3, 52–7, 59, 65–8, 73, 76–8, 82, 84, 97; 12:29–31; 18:9, 11, 15, 49**
Parent companies and subsidiaries, **1:31, 34–5, 39, 44–5; 6:17, 35, 53, 61, 71; 8:24, 30–1; 10:53; 11:74, 78, 94–5; 12:34, 39; 14:15; 18:67, 74; 19:37**
Trust and loan companies, **1:20; 6:31, 37; 7:6, 47; 8:24; 11:63; 12:26; 14:31; 18:74**

Management

Bankruptcies/insolvencies, **1:21–2; 6:26–7, 37, 40, 48, 56; 7:62–6, 70–2; 10:74–5, 79–80; 12:8–12, 14–23, 54–5; 19:32, 35, 45–6, 52–6, 62–3, 65, 72–4, 76–8, 80, 82**
Consumer confidence, **1:30, 32, 36; 5:80–1; 6:5–6, 12, 26–7, 40; 7:61; 8:7; 10:44, 51, 63; 11:90, 92, 102; 12:29, 33, 39, 42, 47–8, 52–4; 13:103, 107–8, 111; 14:9, 35, 42, 51–7, 60; 16:50–1**
Corporate governance, **1:37; 5:79; 6:34, 41, 49–51, 72; 7:8, 13, 53; 8:20, 26, 31, 71; 10:53–5, 60, 70–1, 76–7; 12:57–8, 64–5, 67–8, 70–6; 18:15, 20; 19:26, 50, 71**
Financial performance, **1:22, 26, 28, 41; 6:53; 7:37, 43–5, 55–60, 66, 69, 72; 10:31, 35, 52, 62, 75–9; 11:35–6, 59, 84, 86–7, 89, 93–4, 99–100; 13:57, 79; 18:9, 29, 74; 19:13, 34, 83**
Risk, **1:26, 34; 2:29; 3:51; 6:32–8, 40, 48–51, 54–6, 63; 7:8, 16, 31, 55–6, 60–2, 66–72; 8:39, 51–2; 10:24–5, 57; 11:69, 89, 92–4, 98–100; 12:20–1, 44, 47; 14:12, 19; 18:20–1, 29, 31, 73**

Sector-related research and surveys

Alternative financing sector, **5:25, 31, 39, 42–3, 51, 54, 65, 69, 73; 6:8, 17–18; 7:29, 37, 43; 11:81–2; 12:78–9; 18:39–41, 50, 62, 65–7, 70–2**
Banks, **5:54; 7:41–3, 45, 59; 11:71, 75–6, 79, 83; 12:30; 18:9, 27**
Cooperatives, **10:36, 41**
Insurance, **7:44, 53; 11:98–100, 103; 12:23**
Investment, **10:57, 77; 14:9**

Études, rapports et autres médias – *Suite***Rapports spéciaux -- *Suite***

Débiteurs et les créanciers doivent se partager le fardeau, Les : examen de la Loi sur la faillite et l'insolvabilité et de la Loi sur les arrangements avec les créanciers des compagnies, 2003 (Comité sénatorial permanent des banques et du commerce), **19:54–6, 75**

Dépenses fiscales et évaluations, 2002 (Ministère des Finances du Canada), **3:15, 27, 33, 45**

Dépenses fiscales et évaluations, 2004 (Ministère des Finances du Canada), **4:40**

Développement durable : Il est temps de joindre le geste à la parole, juin 2005 (Comité sénatorial permanent de l'énergie, de l'environnement et des ressources naturelles), **4:32**

Dossier « R » : La Prospérité ligotée par une réglementation excessive, 2005 (Fédération canadienne de l'entreprise indépendante), **17:43**

Encourager les choix touchant le travail et le départ à la retraite : Rapport de projet, octobre 2005 (Projet de recherche sur les politiques), **17:12–14, 24–5, 31**

État actuel du budget de la famille canadienne - Rapport 2003, L', 17 février 2004 (L'Institut Vanier de la famille), **5:79–80**

État actuel du budget de la famille canadienne - Rapport 2004, L', 27 janvier 2005 (L'Institut Vanier de la famille), **5:79, 81**

Étude stratégique du programme des crimes économiques de la GRC, septembre 1998 (KPMG), **14:73**

Forbes Global 2000, 2005 (Forbes), **12:30**

Giving Small Investors a Fair Chance: Reforming the Mutual Fund Industry, 2004 (Canada's Association for the Fifty-Plus), **10:72**

Gouvernance des institutions financières, 2003 (Ministère des Finances Canada), **10:74**

Il est temps d'agir pour rattraper notre retard : Comment améliorer la productivité au Canada?, juin 2005 (Comité sénatorial permanent des banques et du commerce), **11:102; 13:102; 17:7, 19, 55; 18:6, 8, 23, 25, 33; 19:12**

Impératifs de la réglementation et de la protection des consommateurs dans l'industrie des services financiers réglementée par le gouvernement fédéral, Les : Trouver le juste milieu, 1994 (Comité sénatorial permanent des banques et du commerce), **12:52**

Income Trusts and the National Economy, 6 avril 2006 (HDR|HLB Decision Economics pour l'Association canadienne des fonds de revenu), **16:31, 33**

Initial Estimates of Property and Casualty Insurance Fraud in Canada: Evidence from a Review of Closed Claims Files, 1993 (Bureau d'assurance du Canada), **11:100**

Is the Trust in Trusts Misplaced? A Study of Business Income Trusts and Their Role in Canadian Capital Markets, novembre 2004 (Paul Halpern parrainé par l'Association canadienne des courtiers en valeurs mobilières), **16:77**

Mise à jour du Rapport sur la politique monétaire, janvier 2005 (Banque du Canada), **11:31; 18:9, 31**

Mise à jour du Rapport sur la politique monétaire, juillet 2004 (Banque du Canada), **2:14**

Mise à jour du Rapport sur la politique monétaire, juillet 2005 (Banque du Canada), **18:7**

Financial sector, international

International

Banks, 1:32, 37; 2:22; 6:28–9, 32, 35, 43, 65; 7:7, 38; 11:53, 55; 19:44
Comparisons, international research, 1:32; 6:29, 40; 7:8; 10:64; 12:12, 71; 14:62; 18:11, 29
Cooperation, 6:33, 41, 43, 45–6, 51, 61, 64; 7:7, 20, 66–8; 8:27–8, 41–2; 10:48, 54; 12:10, 12–14; 14:38; 18:20; 19:33, 37
Financial institutions, primary insurance sector, 2:23; 5:68–9; 6:27, 75; 7:23, 66–7; 10:75; 12:9; 14:53; 19:23–4, 36, 44, 46

Regulatory authorities

Governance, model, 1:26; 5:70; 6:13, 25, 29–30, 36, 50; 7:16, 23; 8:41, 50; 10:47, 64, 70, 78, 80; 11:60, 76; 12:16, 40–1, 83; 14:16, 23, 53–5; 16:48; 19:21
Jurisdiction, mandate, 1:30–1, 36; 6:32–3, 39, 41, 46–8, 54–6, 73; 7:68–9; 10:51, 57, 67, 73; 11:63–4, 90–2; 13:109, 112; 14:38, 44–5; 18:20, 58
Studies, research, 6:31; 10:66; 11:101; 14:27

United States

Banks, 1:45; 5:52, 54, 64–5; 6:35, 65, 73; 7:38, 67; 10:9, 17; 11:42, 53, 72–3, 76–8; 14:18–19, 56; 16:40; 18:9
Cooperation, 7:67–9; 14:59
Financial institutions, 1:36, 43; 2:29; 5:43, 67–70, 76–8; 6:12–13, 27, 65, 75; 7:48; 10:19, 40, 47, 51, 63–4; 11:92; 13:21; 14:16
Primary insurance companies, 1:47; 6:56–7; 7:46; 8:19–20, 47, 68; 10:69–70; 11:89, 101–3; 12:17, 57, 62–3, 78; 19:15, 19, 21, 23, 32, 36, 47–8

Financial sector, regulatory framework, assessment. See also **Financial sector, competition and privacy protection** And also **Financial sector, regulatory framework, key players**

Framework evaluation

Concerns, 1:41–3; 5:36, 58–61, 73–4; 6:10, 13, 25, 40–1, 45, 52, 56, 66; 7:10, 32, 69–70; 10:44–5, 70, 81–4; 11:55, 60; 12:12–14, 18, 23–5, 37, 76; 14:44–5, 51, 58–9, 68; 18:29
Cooperation, partnerships, 1:21–2, 30, 42; 5:35, 66; 6:6–8, 10–12, 23, 32, 35, 46, 60, 76; 7:17, 61, 74; 10:64–6, 77; 11:40; 12:18, 22, 68, 77; 13:111; 14:31, 63, 68; 16:57; 18:54
Jurisdictional and constitutional implications, 1:30, 32; 2:22; 5:62–3; 6:52, 55, 71, 75; 7:14, 21–3, 27, 67; 8:13; 10:32, 64, 66–7, 72–3; 12:13, 15, 40, 42, 78; 14:9, 53, 79; 18:49; 19:37
Legislation and regulation reviewing (Parliament), sunset clauses, 1:42; 6:10, 30, 44–5; 7:14, 26; 12:67–8, 71
Legislative amendments, 2:23; 6:24–5, 38, 47–8, 55–7, 64, 68–9, 76; 7:14–15, 21–2, 32, 34, 73; 8:51; 10:35, 66–7, 83; 12:27, 32, 35, 37; 13:109–10; 15:12, 14; 18:20, 50, 58–9, 66, 69–70, 74

Recommendations (by industry sector)

Alternative financing, 6:11, 16; 7:29, 36–7; 12:78
Banks, 6:14; 7:38, 47, 53; 8:23; 10:33; 11:66, 74, 83–5; 19:60
Cooperatives, 10:33, 35
Insurance, 7:47–8, 53, 70, 73–4; 8:16, 23, 51–2, 68–9; 10:70–1; 11:95–6, 98–103; 12:12–14, 23–5; 19:16, 22, 24–5

Études, rapports et autres médias – Suite

Rapports spéciaux -- Suite

Normes de pratique - Normes de pratique applicables aux assureurs, Révisé le 1er juin, 2006 (Institut canadien des actuaires), 19:41

Paiement pré-autorisé ou chèque blanc? Sommaire exécutif, avril 2005 (Union des consommateurs), 18:52–4
Payday Lenders, A Location Analysis, février 2005 (Ken Jones, Philip Bermingham et Tansel Erguden du Centre for the Study of Commercial Activity de l'Université Ryerson préparé pour l'Association des banquiers canadiens), 11:81–2

Payday Lending Businesses, 8 août 2005 (Ville de Vancouver), 18:67

Plan d'action de la Stratégie pancanadienne du diamant, août 2004, 19:89

Plan directeur de changement : Réponse au rapport du Groupe de travail sur l'avenir du secteur des services financiers canadien : Rapport du Comité sénatorial permanent des banques et du commerce, décembre 1998 (Comité sénatorial permanent des banques et du commerce), 1:22

Portes closes, Les : l'état alarmant des réseaux des institutions financières canadiennes, 1998 (Jacques St-Amant et Option consommateurs), 12:30

Pour une progression rapide 4.0 : Croissance de l'économie numérique au Canada, 2003 (L'Initiative canadienne pour le commerce électronique), 13:17

Pragmatic Solutions to Payday Lending: Regulating Fringe Lending and "Alternative" Banking, novembre 2003 (John Lawford pour le Centre pour la défense de l'intérêt public), 7:29, 39; 18:72

Privacy and the USA Patriot Act: Implications for British Columbia Public Sector Outsourcing, 2004 (Office of the Information & Privacy Commissioner for British Columbia), 7:27

Protection des consommateurs dans le secteur des services financiers, La : une tâche inachevée, juin 2006 (Comité sénatorial permanent des banques et du commerce), 14:29

Question à deux volets, Une : Comment améliorer le droit d'accès à l'information tout en renforçant les mesures de protection des renseignements personnels : Examen de la Loi sur l'accès à l'information et de la Loi sur la protection des renseignements personnels, mars 1987 (Comité permanent de la justice et du Solliciteur général), 7:14

Rapport actuariel (21e) du Régime de pensions du Canada au 31 décembre 2003, 2004 (Bureau du surintendant des institutions financières du Canada), 17:61, 78, 84; 19:41

Rapport de la commission sur l'intégrité écologique des parcs nationaux du Canada : « Intacts pour les générations futures » ? : Protection de l'intégrité écologique par les parcs nationaux du Canada, 2000 (Commission sur l'intégrité écologique des parcs nationaux du Canada), 4:30

Rapport du Comité technique de la fiscalité des entreprises, 1997 (Comité technique de la fiscalité des entreprises, Ministère des Finances Canada), 16:75

Financial sector, regulatory framework, assessment – *Cont'd*Recommendations (by industry sector) – *Cont'd*

Investment, 8:23, 25; 10:59, 64–5, 70, 72–3, 77, 80–3; 12:28, 39, 76; 13:104, 108–9; 14:9, 29, 32, 34–41, 52, 63–4, 68

Regulators

Benefit and cost analyses, 1:41–2; 7:27, 73
Budgets/resources, governance, 1:20, 23, 41; 2:25; 6:16, 20, 33–4, 36–8, 40–1, 45, 68–70, 73; 7:10–11, 15, 23–5, 27–8, 34, 67; 10:77–8; 11:51; 12:27, 36; 14:45, 54–5, 60–2; 18:19
Costs, 1:31, 41–2; 6:20, 27, 34, 41–2, 46–7, 52, 70–1, 73; 7:28, 34; 10:52–3, 62; 14:79; 19:112–13
Role, 1:19, 21, 29–30, 36; 5:42, 66, 82; 6:7, 30, 44, 46–7, 60, 70, 75–6; 7:13–15, 24, 55, 74; 8:8, 13, 65, 72; 10:55, 66–7, 78; 11:43, 62, 64; 12:28, 35, 42–3; 14:62; 19:25, 56

Self-regulatory framework

Accounting, actuarial, underwriting rules (standards), 7:62, 66–8; 8:49; 12:64; 18:20; 19:39, 42–4, 49–50
Business practices, 1:19, 38; 5:25, 31; 6:11, 16–17, 25, 29, 44, 52, 57, 71–2; 7:9, 12, 31, 35, 43–4, 46, 48, 63, 65, 68–9; 10:32–3; 12:14–15, 24, 74, 83; 14:33, 41, 64, 75
Evaluation and recommendations, 5:69–72; 7:31, 35, 46; 8:12; 10:46–7, 51–3, 58, 61, 65–6, 77–8, 83; 11:84, 101; 12:12, 29, 34, 38, 41, 58, 82
Industry standards, 5:74–7; 6:11, 43; 8:24–5, 47–9, 59, 65, 77; 10:43–54, 56–9, 63, 65, 81; 11:65, 86, 88, 91; 12:31, 51–5, 61–3, 69, 72, 80, 82; 18:45–6, 55, 63, 72–3

Financial sector, regulatory framework, key players. See also **Financial sector, competition and privacy protection** And also **Financial sector, regulatory framework, assessment**

Bank of Canada. See also Money And also Monetary authority

Monetary and economic research, 2:8–11, 13–14, 16, 20, 23–6, 28, 32, 34; 7:41–2; 11:31–2, 35–6, 44–7, 50–1, 58; 13:25, 41, 48, 84–5; 14:11, 19; 18:7–10, 14–16, 21–3, 25–8, 31–2
Payment system, rates, 1:21; 2:21–2; 5:8–9; 11:39, 43; 15:12, 18; 18:43
Policies, laws and regulations, 6:53; 10:68; 11:40–3, 49–50, 56; 14:71; 18:14, 19, 42

Canada Deposit Insurance Corporation (CDIC)

Collaboration, 6:6, 29, 46
Deposit insurance (banks), 1:21, 31–2; 6:22, 26–7, 30–9; 7:73–4; 8:5; 12:9, 67, 70–1; 14:31; 19:33
Failed banks (members), 1:21; 6:26–8, 33–4, 36–7
Financial institution standards (governance and risk management), 1:21; 6:26, 34, 47; 10:68
Public awareness and education, 6:26, 28–9

Department of Finance Canada

Agreements and cooperation, 1:26; 3:30–1, 72; 12:38; 16:63; 17:30
Consumer protection, 1:18–19, 22–4, 32, 35, 38, 40, 46–7; 8:9; 12:67–8, 70, 74, 83; 16:8
Financial institutions (restructuring, applications), 1:45; 6:37, 47, 59; 11:66, 73
Funds management, 1:31–2; 4:58, 90; 6:46; 11:50; 13:20, 23; 16:7, 10, 13, 15–16, 74; 17:32; 19:102–4, 109

Études, rapports et autres médias – *Suite*Rapports spéciaux -- *Suite*

Rapport final du Comité d'étude de cinq ans : Examen de la Loi sur les valeurs mobilières (Ontario), 2003 (Comité d'étude de cinq ans), 14:50

Rapport public sur les premières inspections de la qualité dans les quatre plus grands cabinets d'experts-comptables, 6 octobre 2004 (Conseil canadien sur la reddition de comptes), 12:72

Rapport sénatorial sur l'enseignement postsecondaire au Canada, décembre 1997 (Comité sénatorial spécial de l'enseignement postsecondaire), 4:93–4

Rapport sur la politique monétaire - Sommaire, avril 2005 (Banque du Canada), 11:46

Rapport sur la politique monétaire, avril 2004 (Banque du Canada), 2:16

Rapport sur la politique monétaire, avril 2005 (Banque du Canada), 11:31, 45, 47, 51, 58

Rapport sur la politique monétaire, octobre 2004 (Banque du Canada), 2:9–11, 13, 24, 26

Rapport sur la politique monétaire, octobre 2005 (Banque du Canada), 18:7, 13, 16, 21

Rapport sur les tendances en consommation, 2005 (Bureau de la consommation, Industrie Canada), 12:73–4
Réforme du secteur des services financiers canadien, La : un cadre pour l'avenir, 1999 (Ministère des Finances Canada), 1:22

Réformes économiques : Objectif croissance, 2005 (Organisation de coopération et de développement économiques), 13:10

Regulatory Analysis of Hedge Funds, 18 mai 2005 (Association canadienne des courtiers en valeurs mobilières), 14:9, 29, 31–2, 34–5, 38–40

Relève , La : la clé de la réussite, juin 2005 (Doug Bruce et Derek Picard pour la Fédération canadienne de l'entreprise indépendante), 17:36–8, 43

Rendement et potentiel 2004-2005 : Comment le Canada pourra-t-il prospérer dans le monde de demain?, octobre 2004 (Conference Board du Canada), 17:40

Renforcer le secteur des organismes de bienfaisance au Canada : La réforme du cadre réglementaire, mars 2003 (Initiative du secteur bénévole et communautaire (Canada), Table conjointe sur le cadre réglementaire), 3:13, 19–20

Report on the Five Year Review of the Securities Act, 2004 (Ontario Standing Committee on Finance and Economic Affairs), 12:28–9, 39

Revue du système financier, décembre 2004 (Banque du Canada), 2:20; 14:11

Suivi de l'assemblée des investisseurs: compte-rendu de nos progrès, 25 juillet 2006 (Commission des valeurs mobilières de l'Ontario et al.), 14:42

Tax Treatment of Charitable Donations: How Much Is Enough?, février 2003 (Robert D. Brown et Yvan Guillemette pour l'Institut C.D. Howe), 3:45

Taxing Incentives: How Equalization Distorts Tax Policy in Recipient Provinces, 2002 (Atlantic Institute for Market Studies), 13:34

TD Economics Topic Paper - Threats to Global Financial Stability, 9 février 2005 (Craig Alexander), 6:54

Financial sector, regulatory framework, key players – *Cont'd*Department of Finance Canada – *Cont'd*

Policies, **1:18–20, 22–4, 27, 30, 34, 37, 41–2, 44; 2:30; 3:21, 24, 33, 35–7, 64–5, 71; 4:30–1, 38; 5:23; 6:37–8, 41, 53; 8:5; 10:36, 74; 12:78, 80, 83; 16:32, 36–7, 62; 17:45; 18:13; 19:97–8, 107**

Financial Consumer Agency of Canada (FCAC)

Collaboration, **6:6–7, 29**

Compliance (regulations, codes of conduct), **1:20, 23, 28, 35, 43; 5:55; 6:6, 10, 12–16, 18–22, 24–5, 45; 7:32; 8:19; 10:65, 68; 11:64, 69; 12:27, 35, 53, 70, 72, 82; 16:56–7; 18:37, 39–40, 51**

Enquiries and complaints, **1:21, 23, 40; 6:9, 20–1, 24; 8:11, 38; 11:68–9; 16:57; 18:36–7, 39–40, 54**

Public awareness, **1:20–1, 23–4, 28–9, 39, 43, 46; 6:5–8, 10–12, 14–16, 18, 20, 25, 29; 7:32, 39; 8:38; 12:35–6; 18:40–2, 50, 54, 58, 62**

Office of the Superintendent of Financial Institutions (OSFI)

Actuarial services (public pension plans), **1:21; 6:41; 17:59**

Governance standards, **1:21, 37, 41; 2:29–30; 6:6–7, 43–7, 51–2, 59, 66; 7:68–9; 10:68–70, 76–7; 11:43, 68, 71; 12:24, 53, 64–6; 14:24, 35; 18:20; 19:16, 20, 25–6, 34–5, 40–8, 50**

Interventions (viability/solvency risks), **6:42–3, 49–51, 56; 7:70, 73; 10:75, 79; 12:8–9, 17, 20; 16:49**

Inviability and insolvency (resolution options), **1:21; 6:44, 48–9, 56; 10:74**

Supervision, risk assessment, **1:21; 6:34, 39–45, 47–52, 54–6, 76; 7:62, 69–70; 10:68, 74–6; 11:55, 73, 77; 12:12–14, 18–19, 22–3, 52–3; 14:19; 19:15–16, 22, 24, 26, 28–9, 31–3, 36–8, 43**

Fiscal agreements and Canadian treatiesContent and updates, **2:40–2, 44–5, 48, 50–3**Legislation and policy, **2:40–1, 45**Objectives, **2:36–9, 46**Obstacles and concerns, **2:42–5**Signed treaties, negotiations, **2:37, 39–55**

Flow-through entity. *See* Income trusts, flow-through entities (FTE) *Under Economics, legal entities*

General Agreement on Tariffs and Trade (GATT). *See* World Trade Organization (WTO) *Under Organizations and institutions - Business and economic development*

Government policies. *See also* **Economics, public policy**

Agreements and responsibilities, **13:25, 50–2, 60, 83; 17:41; 19:52, 72, 75, 79–80, 83**

Federal

Foreign policy, **2:38; 3:36; 11:49**Global economy, impact, **2:17, 32; 4:44–5**

Interventions, **3:51, 54, 66–8, 70–1, 73; 4:38–41, 43; 13:22, 39, 41, 45, 59, 61–4, 73, 80–1, 91, 93–5, 97, 100–1; 15:18; 16:16, 78, 81–2; 17:21–2, 63, 68, 78; 18:16–19, 25, 32; 19:58–9**

Partnerships/research, funding, **3:42–3, 47–9, 52, 57–8, 63–4; 4:32; 17:30–1**

Études, rapports et autres médias – *Suite*Rapports spéciaux -- *Suite*

Time to Wise-Up on Post-Secondary Education in Canada, TD Economics Special Report, 15 mars 2004 (Don Drummond et Craig Alexander pour le Groupe Financier Banque TD), **4:84**

Traitement des gains en efficience dans la Loi sur la concurrence, Le : document de consultation, 2004 (Bureau de la concurrence), **6:61, 64**

Value of Natural Capital in Settled Areas of Canada, The, 2004 (Nancy Olewiler pour Canards Illimités Canada et Conservation de la nature Canada), **4:29**

Vieillissement et politiques de l'emploi : Vivre et travailler plus longtemps, 2005 (Organisation de coopération et de développement économiques), **17:62–3, 73**

World Public Sector Report 2003: E-Government at the Crossroads, 2003 (Organisation des Nations Unies), **13:102**

2005 Tax Competitiveness Report: Unleashing the Canadian Tiger, septembre 2005 (Jack M. Mintz *et al.* pour l'Institut C.D. Howe), **16:36**

Réultats de sondages, questionnaires, enquêtes et études *Auto Claims Satisfaction Survey* (Commission des services financiers de l'Ontario), **11:87**

Banking on Competition - Results of CFIB Banking Survey, octobre 2003 (Fédération canadienne de l'entreprise indépendante), **10:40–1**

Consumers and Financial Institutions: A Public Perspective on the Industry - A Survey of the Canadian Public Conducted on Behalf of the Public Interest Advocacy Centre, 2003 (Associés de recherche EKOS), **5:75; 7:29; 11:71**

Credit Reporting: How Are Consumers Faring, 2005 (Susan M. Lott pour le Centre de la défense de l'intérêt public), **7:32–3, 40**

Document d'information : Résultats de l'évaluation mystère 2004-2005 de l'ACFC, 2005 (Agence de la consommation en matière financière du Canada), **18:39, 56**

Enquête nationale sur le don, le bénévolat et la participation (ENDBP), 1997 (Statistique Canada), **3:25**

Enquête nationale sur le don, le bénévolat et la participation (ENDBP), 2000 (Statistique Canada), **3:25, 72**

Enquête sociale générale (ESG), 2002 (Statistique Canada), **17:23**

Enquête sur le financement des petites et moyennes entreprises, 2000 (Statistique Canada), **11:75**

Enquête sur les dépenses des ménages, 2002 (Statistique Canada), **11:72**

Enquête sur les tribunaux de juridiction criminelle pour les adultes (ETJCA), annuelle (Statistique Canada), **5:33**

Expérience des services financiers et la connaissance de l'ACFC, L' : le point de vue du public, 24 mars 2005 (Ipsos Reid pour l'Agence de la consommation en matière financière du Canada), **18:40–1, 49–51, 58, 61–2, 65**

Force vitale de la collectivité : Faits saillants de l'Enquête nationale auprès des organismes à but non lucratif et bénévoles, 2003 (Statistique Canada), **3:24–5**

Government policies – *Cont'd***Federal – *Cont'd***

- Tax incentives, **3:9–10, 15–17, 19, 22, 25–33, 35, 44; 4:30–1, 35; 11:50; 12:83; 13:8, 11–12, 20; 16:22–3, 32, 40–1, 60, 71, 73–5; 17:12, 15, 18–19, 25, 31–2, 35, 37, 44, 49–53, 55; 18:12; 19:98, 101, 103, 105, 107**
 Foreign governments, **2:10–11, 15, 17–19, 28; 11:33–4, 48, 56; 13:13, 20–1, 38, 49–50, 54–6, 60, 83, 92–5, 97; 16:10–11, 20–1, 36–7, 64, 67–70, 73, 75–6, 78; 17:90–1, 95; 18:23–4; 19:37**
 Provincial/territorial and municipal governments, **4:36, 64; 5:30; 6:53; 13:20, 24–5, 28, 33, 36–7, 47, 53, 56, 98–9; 16:10, 40, 73, 80; 17:23, 46; 18:32; 19:82–3**

Health care

- Access to services, costs, **4:86–7, 89; 17:22–3, 58, 62, 86, 89–90**
 Caregivers, **17:28, 94**
 Health insurance, medicare, **4:90; 17:53, 89–90**
 Public health function, **17:12, 16, 24, 27, 29, 35–6, 41, 49, 70, 86, 89, 94–5**
 Social program, objective, **4:75; 17:24**

Human rights

- Evaluation and status reports, **2:38–40, 42–3, 45–8, 54**
 Offending countries, **2:37, 39, 45–7**
 Recognition, **2:46**
 Treaties, **2:48, 54**

Income depositary shares/income deposit securities (IDS). See also Securities Under Financial instruments Under Investments, types**Industry standards. See also Regulators Under Investments, regulatory authorities**

- Banking, credit, and electronic payment services
 Canadian Code of Practice for Consumer Debit Card services (Debit Card Code), **1:27; 7:31, 35; 12:31, 74, 80**
 Code of conduct for credit rating agencies (International Organization of Securities Commission), **14:58**
 Merger Enforcement Guidelines, **2:22; 11:59**
 Rule H1 (Canadian Payments Association), **18:52–4**
 Standard 006 (Canadian Payments Association), **18:59**

Finance and investment sector

- Capital adequacy, **7:68–9; 14:26, 28, 34; 19:28, 35–7**
 General standards and rules, **10:53–4; 14:13–14, 16, 20–3, 29, 32–5, 48, 52, 63; 18:45–8, 55; 19:44**
 Governance, **8:9; 14:10–11, 37, 39, 42, 56, 58–9, 65–6**
 Transparency and disclosure, **14:15–16, 19–20, 30, 36, 54–5, 63–6; 19:13, 16, 20, 22–3, 34, 42–3**

Guidelines, regulations, codes of conduct

- Accounting, **7:67–8; 14:59; 19:13, 16, 18–20, 24–5, 37, 40**
 Actuarial, **19:40, 42–3, 45, 49–50**
 Global perspective, **7:68–9; 14:56, 65–6; 19:15, 24, 44**
 Mining, mineralogy, **14:58–9, 64; 19:89, 92**

Insurance sector

- Code of Consumer Rights and Responsibilities (Insurance Bureau of Canada), **11:86, 88**
 International reinsurance standards, **19:25, 40–2, 44, 47, 49**

Études, rapports et autres médias – *Suite*

Résultats de sondages, questionnaires, enquêtes et études

-- Suite

- Fringe Lending and "Alternative" Banking: The Consumer Experience*, 2002 (Susan M. Lott et Michael W. Grant pour le Centre pour la défense de l'intérêt public), **6:17; 7:29, 37, 39; 18:72**
Highlights from: Evaluation of Operations Related to the Canadian Code of Practice for Consumer Debit Card Services, 2002 (Associés de recherche EKOS), **7:35**
Importance de la nature pour les Canadiens, L': rapport sommaire de l'enquête, 1999 (Groupe des enquêtes spéciales pour le compte du Service canadien de la faune d'Environnement Canada), **4:29**

Members' Opinions Survey, Our, septembre 2003 (Fédération canadienne de l'entreprise indépendante), **7:53**

Nouveaux réseaux de distribution bancaire, Les : divergences entre clients et fournisseurs, juin 2000 (Jacques St-Amant et CROP pour Option consommateurs), **12:30**

Pratiques commerciales dans le secteur du courtage en assurance de dommages au Québec, Les : constats à la suite de l'analyse des questionnaires envoyés aux cabinets de courtage et aux assureurs en assurance de dommages, 14 avril 2005 (Autorité des marchés financiers), **11:94, 98, 103**

Rapport au BSIF : Résultats des consultations sur le processus d'agrément du BSIF, septembre 2004 (Strategic Counsel), **6:40**

Recherche de financement pour la petite entreprise : Résultats de l'Enquête nationale de 1994 sur le financement de la petite entreprise, À la, 1995 (Statistique Canada), **7:45**

Régime de pensions du Canada - Étude des facteurs d'ajustement actuariels, mars 2003 (Bureau de l'actuaire en chef, Bureau du surintendant des institutions financières), **17:61**

Relations entre assureurs et intermédiaires, 3 juin 2005 (Conseil canadien des responsables de la réglementation d'assurance et Les organismes de réglementation des services d'assurance au Canada), **11:98**

Sondage auprès des consommateurs de l'industrie du prêt sur salaire, juin 2005 (Groupe de recherche Environics), **18:55, 65–6, 72**

Survey of gifts of publicly-listed securities, 2000 (Deloitte & Touche), **3:27, 33, 35–6**

Survey on P & C Insurance, mai 2003 (Fédération canadienne de l'entreprise indépendante), **7:53**

Technologie et services bancaires : sondage sur les attitudes des clients, 2002 (Strategic Counsel pour l'Association des banquiers canadiens), **11:79**

Famille et société**Aide financière**

- Allocations à la naissance, **17:42, 44, 69**
 Allocations pour garde d'enfants, **17:29**
 Prestation fiscale canadienne pour enfants (PFCE), **4:47–8, 53–4, 56, 59, 63, 66, 92; 17:29, 86**
 Prestation nationale pour enfants (PNE), **4:66**
 Bénévolat, **17:26–8, 50, 53**

Industry standards – *Cont'd*Insurance sector – *Cont'd*

- Minimum continuing capital and surplus requirements (MCCSR), **7:68**
- Principles and Practices for the Sale of Products and Services by Property and Casualty Insurance Brokers (Insurance Brokers Association of Canada), **11:91**
- Ombudsman services, ISO 10003, **8:27–8**

International Criminal Police Organization (ICPO). *See* Interpol *Under Organizations and institutions - Security*

Investments, regulatory authorities

- Complaints, **10:42–6, 48–50, 54–7, 60–1, 63; 12:29; 13:112; 14:44, 61**
- Governance, **10:45–6, 52–4, 62–3, 78, 80–2; 11:60, 62; 12:13, 37, 67, 71, 76; 14:10, 12, 21–4, 35, 41–3, 54, 62, 70, 73, 76; 16:31, 47; 18:12, 15**
- Regulators. *See also Industry standards*
 - Enquiries, investigations, **8:32; 10:43, 57, 62, 64; 14:46–50, 54, 57, 60–3, 70, 73–4**
 - Laws and regulation, **1:20, 35–6; 6:51; 10:45, 47, 51–6, 58–61, 66, 83–4; 12:33–4, 42, 44; 13:104, 111–12; 14:9–10, 14–16, 30, 32–9, 45–50, 56–7, 64–5, 79; 15:15, 18; 16:49–50; 18:11**
 - Proposed national regulator, **1:36; 6:13; 10:47, 64–7, 72–3, 77–8, 80–2; 11:60, 72, 102; 12:40, 42, 71, 75–7, 83; 14:51, 62–3, 67–8, 78**
 - Provincial jurisdiction, **8:26; 10:67, 82; 12:24, 27–9, 75; 14:13, 19, 53, 65; 15:12–15**
 - Rulings, hearings. *See* Remedial action *Under Redress*

Investments, types. *See also Retirement and income plans*

- Financial instruments
 - Bonds, **2:23; 6:50; 7:67; 12:71; 13:13, 28, 101; 14:12, 18, 21; 16:59; 18:18, 33**
 - Derivatives, **2:9–10, 23, 29; 6:7, 32, 48, 51, 54–5; 7:44, 49, 55; 10:73; 13:81; 14:10–11, 18; 16:15; 18:18, 31; 19:60–1**
 - GICs, term deposits, certificates of deposit, commercial paper, **6:32, 35; 12:33, 69; 14:17, 23**
 - Securities, **1:20, 25; 2:23–4; 3:15–16, 45; 6:58; 8:29; 11:60, 95; 12:13, 27–8; 13:101, 110–11; 14:14–15, 31, 36, 39–40, 68; 16:20–1, 36–7; 18:25**
 - Stocks, **2:23; 3:34; 6:32, 50; 7:44, 49, 55, 67; 10:54, 57, 59, 65; 12:19, 65, 71; 13:13, 81; 14:11–12, 21, 57–9; 16:39–41, 59, 74; 18:33; 19:28**

Hedge fund industry

- Fund of hedge funds (Canada), **14:9–30, 33–40; 16:37**
- Fund of hedge funds (foreign/global), **14:12, 14–20, 23, 25–8, 38**
- Products, redemptions, **14:9–15, 21, 23–4, 26–32, 34–40; 18:31**
- Rules/regulations, exemptions, **14:14, 19, 23, 30–4, 36–7, 39, 46**
- Service providers, **14:10–16, 18–19, 21–5, 39–40, 57**

Investment performance. *See also Business practices Under*

Financial sector, domestic

- Documents (contracts, prospectus, brochures), **10:58–9; 14:14, 20, 25, 33, 60, 64; 16:24, 30, 46; 19:61**

Famille et société -- Suite

Dynamique

- Attentes parentales, **4:69, 80**
- Bonheur, **17:45–7, 82**
 - Cellule familiale, **17:31, 42, 47, 64–6, 77, 81–2, 85–6, 92–4**
 - Décision d'avoir des enfants, **17:20, 46–7, 66–9, 77**
 - Famille d'accueil, **4:69**
- Politique sociale et programmes, **4:48, 64, 72, 76, 79, 81–2, 84, 86, 89, 91–2; 17:29, 32–3, 36, 42, 44–5, 48, 50, 58–9, 65–9, 72, 77–8, 81, 92, 94**
- Revenu familial et dépenses
 - Avantage fiscal, allocation, **4:48, 53–4, 56, 63, 69, 85; 17:35, 44–5, 67, 69, 92–3**
 - Budget, niveau d'endettement, **5:79–81; 6:8; 17:59, 65, 85–6, 94; 18:18–19**
 - Groupe à faible revenu, **4:46–7, 49, 51–2, 65–7, 72–3, 77–8, 80–4, 88, 90–2; 5:36, 60, 80**
 - Revenu du ménage, **4:57–8, 64, 70–1, 75–6, 86–7; 5:47, 53, 66, 80, 82; 12:26; 13:59; 16:81; 17:44**
 - Statistiques, recensement, **5:80–2; 11:72**

Financement non traditionnel. *Voir aussi* Financement des entreprises *Sous Petites et moyennes entreprises*

Industrie du financement non traditionnel

- Clientèle, **5:18–19, 47, 51, 53, 55, 65–6, 70, 72–3, 78–9; 6:8–9, 17–18, 21–3; 7:29–31, 36–7, 48; 11:42–3, 78, 80–2; 12:26, 78–9; 18:32, 41, 49–50, 56–7, 64–8, 70**
- Compagnies, croissance de l'industrie, **1:28–9; 2:19; 5:12, 32, 49, 51, 53–5, 61, 72; 6:9, 11, 16, 63, 68; 7:30, 36–7; 8:13–14; 10:9, 39; 11:53; 12:26; 16:55–6; 18:34, 53, 62–9, 73–4**
- Pratiques en vigueur sur le marché, **5:10, 12–14, 16–20, 23, 25–9, 34–6, 39–41, 65, 67–8, 70–4, 78; 12:78–9**

Recherche et aide aux consommateurs

- Formation financière, **5:30–1, 67, 71; 6:19; 7:31, 38; 18:40–2, 54, 58, 67**
- Méthodes de surveillance et inquiétudes, **5:16, 18, 20, 22, 24–5, 32–4, 37, 42, 54, 70–4, 76**
- Plaintes, **5:60, 71–4; 6:16, 19; 7:31, 33; 8:13–14**
- Sondages, statistiques, **5:33, 67, 73, 75**

Services financiers

- Encaissement de chèques, **1:38; 6:11, 15, 18, 20; 7:36; 12:78; 16:55–6; 18:41, 50, 63–5, 70**
- Frais de service, honoraires, **1:28–9, 38–40, 46; 5:12–16, 20, 67, 76, 78; 6:11, 15–16, 24; 7:29–31, 33, 36–9; 11:42–3, 81–2; 12:79; 16:56; 18:41–2, 50, 57, 61, 64–5, 68–72, 74**
- Guichet automatique, **1:46; 5:69–70, 77; 7:30, 34, 36, 38–9; 11:78**
- Prêts sur salaire et personnels, **1:38; 5:12, 16, 22–8, 31, 34, 40–1, 45–6, 66, 69–71, 77; 6:11, 16–18, 67; 7:30–1, 36–9, 50; 8:13; 11:63; 12:78; 15:16–18; 18:32, 49–50, 54–7, 63–73**
- Rétablissement du crédit (organisations de crédit), **7:32–3; 12:37**

Structure de réglementation, juridiction, **1:28–9, 38–40; 5:17–18, 22–7, 30–3, 36–7, 41, 62, 66–78; 6:10–12, 16, 18, 63, 67; 7:32, 36–7; 8:14; 11:78, 81; 12:74; 15:14, 17–18; 18:66, 69–70, 72**

Financial sector, domestic – *Cont'd*

Investment strategies, 1:35; 2:29; 3:68; 6:38, 48–9; 8:30; 10:47, 57–8, 63–4; 12:41, 76; 13:104–9; 14:11–13, 15–18, 21–7, 30–2, 35–40, 61; 16:13, 15, 61–5, 71–2; 19:31
Return/rate, 3:16, 68; 5:19; 6:38, 40, 49; 7:56–7, 59; 10:46, 61–2; 12:45, 47; 13:14–15, 24–7, 46, 70–1, 80–1, 101; 14:11–13, 16–17; 16:12; 17:79–80, 90; 18:12–14, 22, 27, 30
Risks and losses, 2:26; 8:30, 35; 10:48–9, 54, 57–9, 71–2, 77–8, 81–2; 12:19, 29, 33–4, 39, 41–2, 46, 48–50; 13:12, 28, 31; 14:20, 28–32; 16:18, 24, 32–5, 38–9, 50, 60, 67, 76–83; 19:27, 36–7
Traditional and alternative
Distributors and brokers, 8:32, 35; 10:42–50, 53–5, 57–8, 61, 65–6, 81; 12:27–9, 33–4, 38–40; 13:103; 14:19, 22, 29–30, 32–40, 43, 51–4, 56, 59–60; 16:19, 44, 50–1, 82
Institutional investments (insurance premiums), 6:34–8, 49; 7:64, 66; 10:68, 70, 77; 18:21
Investors, 14:10–16, 18–19, 22–3, 28–35, 37–8, 42–3, 46; 19:15, 36–7, 97
Mutual funds, 1:20, 35–6; 2:29; 6:12, 28–9, 33, 55; 10:44–7, 59–64, 67, 72–3, 77; 11:63; 12:78; 14:11, 17, 25–7, 37–8, 60; 16:31, 58, 63, 65, 72–3, 76
Shareholder's equity, 14:20, 24–6; 17:30, 39

Jewellery. *See* Manufacturing, construction, mining *Under Industries Under Economics, markets and sectors*

Laws and regulations. *See also Bills cited*

Constitution Act, 1982, 3:11, 15; 5:18; 6:21; 8:52; 12:35; 14:77
Federal statutes
Access to Information Act, 7:14; 14:77–8
Act to amend the Patent Act and the Food and Drugs Act (The Jean Chrétien Pledge to Africa), 9:7, 9, 13–15
Anti-terrorism Act, 10:24
Bank of Canada Act, 11:37
Bankruptcy and Insolvency Act, 5:58–9, 82; 12:54; 19:54–6, 58, 60, 64, 72, 77, 82
Bills of Exchange Act, 12:32; 18:48, 58
Canada Cooperatives Act, 10:35
Canada Corporations Act, 7:62
Canada Deposit Insurance Corporation Act, 6:30
Canadian and British Insurance Companies Act, 12:44
Canadian Business Corporations Act, 12:72; 14:65
Canadian Payments Act, 18:42–3, 51
Companies' Creditors Arrangement Act, 5:57, 59; 16:18; 19:54–6, 58, 60–1, 64, 72
Competition Act, 6:47, 58, 60–1, 64, 67–71, 73–6; 11:73, 77
Employment Insurance Act, 17:63
Endangered Species Act, 4:34
Excise Tax Act (ETA), 19:90, 93, 96, 103, 111–12
Income Tax Act, 2:40; 3:8, 10–14, 20, 31, 35, 41–2, 45, 70; 4:31, 40, 44–5, 50, 57–8, 78; 16:63; 17:14, 18, 52, 75, 93
Insurance Companies Act, 1:30; 6:47; 8:16, 51, 67; 10:69–70, 76; 12:44, 47, 53; 19:39
Investment Canada Act, 13:97
Office of the Superintendent of Financial Institutions Act, 6:51; 10:68, 71, 74

Immobilier

Coût des maisons, 17:71–2, 92; 18:19, 25, 28
Impôt foncier, 4:36; 17:71–2
Prêt hypothécaire et mise de fonds, 17:72; 18:19, 21
Services immobiliers, 5:56

Investissements, organismes de réglementation

Chargés de la réglementation. *Voir aussi Normes de l'industrie*

Compétence provinciale, 8:26; 10:67, 82; 12:24, 27–9, 75; 14:13, 19, 53, 65; 15:12–15
Demandes de renseignements, enquêtes, 8:32; 10:43, 57, 62, 64; 14:46–50, 54, 57, 60–3, 70, 73–4
Lois et réglementations, 1:20, 35–6; 6:51; 10:45, 47, 51–6, 58–61, 66, 83–4; 12:33–4, 42, 44; 13:104, 111–12; 14:9–10, 14–16, 30, 32–9, 45–50, 56–7, 64–5, 79; 15:15, 18; 16:49–50; 18:11
Proposition d'une agence de réglementation nationale, 1:36; 6:13; 10:47, 64–7, 72–3, 77–8, 80–2; 11:60, 72, 102; 12:40, 42, 71, 75–7, 83; 14:51, 62–3, 67–8, 78
Gouvernance, 10:45–6, 52–4, 62–3, 78, 80–2; 11:60, 62; 12:13, 37, 67, 71, 76; 14:10, 12, 21–4, 35, 41–3, 54, 62, 70, 73, 76; 16:31, 47; 18:12, 15
Jugements, audiences. *Voir Mesures correctives Sous Mesures curatives*

Plaintes, 10:42–6, 48–50, 54–7, 60–1, 63; 12:29; 13:112; 14:44, 61

Investissements, types. *Voir aussi Régimes de retraite et de revenus*

Instruments financiers
Actions, 2:23; 3:34; 6:32, 50; 7:44, 49, 55, 67; 10:54, 57, 59, 65; 12:19, 65, 71; 13:13, 81; 14:11–12, 21, 57–9; 16:39–41, 59, 74; 18:33; 19:28
CPG, dépôts à terme, certificats de dépôt, effets de commerce, 6:32, 35; 12:33, 69; 14:17, 23
Dérivés, 2:9–10, 23, 29; 6:7, 32, 48, 51, 54–5; 7:44, 49, 55; 10:73; 13:81; 14:10–11, 18; 16:15; 18:18, 31; 19:60–1
Obligations, 2:23; 6:50; 7:67; 12:71; 13:13, 28, 101; 14:12, 18, 21; 16:59; 18:18, 33
Titres, 1:20, 25; 2:23–4; 3:15–16, 45; 6:58; 8:29; 11:60, 95; 12:13, 27–8; 13:101, 110–11; 14:14–15, 31, 36, 39–40, 68; 16:20–1, 36–7; 18:25

Investissements traditionnels et non traditionnels

Capitaux propres, 14:20, 24–6; 17:30, 39
Courtiers en valeurs mobilières, 8:32, 35; 10:42–50, 53–5, 57–8, 61, 65–6, 81; 12:27–9, 33–4, 38–40; 13:103; 14:19, 22, 29–30, 32–40, 43, 51–4, 56, 59–60; 16:19, 44, 50–1, 82

Fonds communs de placement, 1:20, 35–6; 2:29; 6:12, 28–9, 33, 55; 10:44–7, 59–64, 67, 72–3, 77; 11:63; 12:78; 14:11, 17, 25–7, 37–8, 60; 16:31, 58, 63, 65, 73, 76

Investissements institutionnels (primes d'assurance), 6:34–8, 49; 7:64, 66; 10:68, 70, 77; 18:21

Investisseurs, 14:10–16, 18–19, 22–3, 28–35, 37–8, 42–3, 46; 19:15, 36–7, 97

Performance des investissements. *Voir aussi Pratiques d'affaires Sous Secteur financier canadien*

Documents (contrats, prospectus, brochures), 10:58–9; 14:14, 20, 25, 33, 60, 64; 16:24, 30, 46; 19:61

Laws and regulations – *Cont'd***Federal statutes – *Cont'd***

- Patent Act, **9:6–10, 14**
- Pension Benefits Act, **12:53**
- Personal Information Protection and Electronic Documents Act (PIPEDA), **1:43; 7:6–11, 13, 15–16, 19–20, 22; 10:7, 18**
- Privacy Act, **1:40, 47; 2:40; 7:11, 14–15, 18, 34; 14:77–8**
- Proceeds of Crime (Money Laundering) and Terrorist Financing Act, **7:16–17; 14:14; 18:36**
- Small Loans Act, **5:23, 35, 40–2**
- Statutes of Canada, **9:14**
- Trust and Loan Companies Act, **12:44, 47**
- Wage Earner Protection Program Act, **19:54, 58, 63**
- Winding-up and Restructuring Act, **7:62; 12:53**
- Provincial/territorial
 - Act respecting the protection of personal information in the private sector, **7:24, 26**
 - Alberta Centennial Education Savings Plan Act, **4:94–5**
 - Building code, **3:59**
 - Civil Code of Quebec, **8:65**
 - Consumer Protection Act, **5:8, 14, 20; 7:32; 10:29; 15:13**
 - Consumer Reporting Act, **10:18, 27, 29–30**
 - Evidence Act, **10:29; 12:35**
 - Fraudulent Conveyances Act, **19:75**
 - Insurance Act, **12:52, 54; 19:23, 27**
 - Labour Relations Act, **19:53**
 - Limitations Act, 2002, **14:43**
 - Pension Benefits Act, **12:53**
 - Pension Benefits Standards Act, **12:53**
 - Securities Act, **12:29, 34; 14:30–1, 37, 49**
 - Statutory Powers Procedure Act, **12:35**
 - Trustee Act, **12:45–8, 50**
 - Uniform Trustee Investment Act, 1997, **12:44**
- U.S. federal and state laws
 - Community Reinvestment Act, **1:23**
 - G.I. Bill, **17:72**
 - Martin Act, **10:51, 63, 66; 12:40**
 - Patriot Act, **1:40, 43, 49; 5:78; 7:21, 26–7; 10:24, 27–8; 12:62–3**
 - Privacy Act of 1974, The, **12:63**
 - Sarbanes-Oxley Act of 2002, **8:41, 71; 13:112; 14:54–5, 59**

Market power (financial sector). See Unfair competition *Under* Competition *Under Financial sector, domestic*

Meetings and speeches

- Accountability and Transparency: A Challenge for the Actuarial Profession*, Canadian Institute of Actuaries: General meeting, November 18, 2004 (Nicholas Le Pan), **6:49**
- Association of Fundraising Professionals: Annual luncheon, December 2004, **3:33**
- Canada's competitiveness: the importance of investing in skills*, Humber College Institute of Technology & Advanced Learning, March 30, 2005, Toronto (David Dodge), **17:7, 56**
- Competition Bureau: Inaugural meeting, December 2004, **6:60–1**
- Competition Bureau: International Roundtable on Efficiencies, October 11, 2004, **6:61, 64, 71**
- Competition Bureau: Roundtable discussions, January 2005,

Investissements, types -- *Suite*

- Performance des investissements -- *Suite*
 - Rendement/taux, **3:16, 68; 5:19; 6:38, 40, 49; 7:56–7, 60; 10:46, 61–2; 12:45, 47; 13:14–15, 24–7, 46, 70–1, 80–1, 101; 14:11–13, 16–17; 16:12; 17:79–80, 90; 18:13–14, 22, 27, 30**
 - Risques et pertes, **2:26; 8:30, 35; 10:48–9, 54, 57–9, 71–2, 77–8, 81; 12:19, 29, 33–4, 39, 41–2, 46, 48–50; 13:12, 28, 31; 14:20, 28–32; 16:18, 24, 32–5, 38–9, 50, 60, 67, 76–83; 19:27, 36–7**
 - Stratégies de placement, **1:35; 2:29; 3:68; 6:38, 48–9; 8:30; 10:47, 57–8, 63–4; 12:41, 76; 13:104–9; 14:11–13, 15–18, 21–7, 30–2, 35–40, 61; 16:13, 15, 61–5, 71–2; 19:31**

Secteur des fonds spéculatifs

- Fonds de fonds spéculatifs (Canada), **14:9–30, 33–40; 16:37**
- Fonds de fonds spéculatifs (étrangers/globaux), **14:12, 14–20, 23, 25–8, 38**
- Fournisseurs de service, **14:10–16, 18–19, 21–5, 39–40, 57**
- Produits, rachats, **14:9–15, 21, 23–4, 26–32, 34–40; 18:31**
- Règles/règlements, dispense, **14:14, 19, 23, 30–4, 36–7, 39, 46**

Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières

- Cheminement et adoption, **1:18, 22, 27, 29–30, 33–4; 6:41; 8:30; 10:50; 11:63; 12:80–1**
- Contenu, **6:6, 59; 11:64**
- Critiques, **1:29**
- Étude, **1:35, 41; 6:52; 10:74**
- Objectifs et résultats, **1:18, 22–3, 29, 33–4, 44; 6:41, 52–3, 67; 10:50, 62; 11:67–8; 12:35, 61, 68–9, 80–1; 13:108; 16:47**

Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence. Voir aussi Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence

- Amendements, règlements, **19:70–1, 81–2**
- Contenu, objectifs
 - Dispositions, **19:52–75, 77–83, 85**
 - Stratégie de mise en œuvre, **19:64–72, 81, 83**
 - Super priorité limitée, **19:63, 73–6, 78–80**
- Examen, recommandations, **19:51, 56–9, 64–70, 75–6, 80–2, 84–5**
- Lobbying, **19:52, 54, 58–9, 63–4, 67, 70–1, 80–2**

Market power (financial sector) – *Cont'd*

Vancouver, Toronto, Montreal, **6:64**

Conduct of Monetary Policy in the Presence of Economic Shocks, The, National Association for Business Economics (NABE) and Association for University Business and Economic Research (AUBER) 2002 Washington Economic Policy Conference, March 26, 2002, Washington, D.C. (David Dodge), **11:37**

Consumer Ministers advance initiatives to protect consumers in a marketplace without borders, Federal-provincial-territorial Meeting of Ministers Responsible for Consumer Affairs, Jan. 16, 2004, Winnipeg, Manitoba, **5:24**

Financial System Efficiency: A Canadian Imperative, Empire Club of Canada and Canadian Club of Toronto: Joint meeting, December 9, 2004, Toronto (David Dodge), **11:35** Jewellery World Expo, August 2005, National Trade Centre, Toronto, Canada, **19:88**

Office of Consumer Affairs, Industry Canada: Symposium on Consumer Trends and Research, June 3 2004, **12:73**

Ombudsman for Banking Services and Investments (OBSI): *International Conference of Financial Services Ombudsmen*, 5th annual, September 2005, Toronto, **8:28**

Ontario Securities Commission: Investor Town Hall, May 31, 2005, Toronto, **14:42–4, 52–3**

There's something about money, Canadian Bankers Association (CBA), **5:46**

Monetary authority. *See also* **Currency** *And also* **Bank of Canada Under Financial sector, regulatory framework, key players**

Banking system

Bank notes, **1:21; 2:31; 11:39–40; 14:71**

Monetary policy (money supply), **1:21; 2:8–10, 16–17, 20, 24–7, 29, 33–4; 11:32, 37–8, 42, 50, 56, 65; 13:41, 48; 16:36, 41, 70; 18:5, 7–11, 14–18, 22–8, 30–2**

Overnight rate influence on exchange rate, **2:8, 11, 14; 11:56; 13:84; 18:32**

Overnight rate influence on interest rate (consumers), **18:18, 28**

Capital markets (foreign exchange market, overnight rate), **2:14, 34–5; 6:54–5; 11:37, 48; 12:19**

Central banking abroad

Asia, **2:15, 17–18; 11:31**

Europe, **2:25; 11:36; 18:17**

Global perspective, **2:22, 25, 35; 13:48**

South America, **11:31**

United States, **2:8, 10–11, 17, 22; 6:46, 48, 51; 11:37–8, 56; 13:27, 100; 14:18; 16:33; 18:5, 23–4**

Liquidity (lender of last resort), **1:21; 6:46; 10:68; 18:31**

Management of public funds

Debt management, **1:31–2**

Foreign exchange reserves, **1:31–2; 2:26, 34–5**

Receiver General Account, **2:32; 18:15, 19**

Nature and environment

Agreements, **4:29, 33, 35–7**

Conservation

Government measures, **4:34–5**

Investment and economic impact, **4:29–30, 33–4**

Nature conservation, **4:29–37**

Wetlands, **4:28**

Economic activity, **4:29**

Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale. *Voir aussi* **Projet de loi S-17, Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale**

Inquiétudes, **2:39, 56–7**

Objectifs, **2:36–7, 43–4, 51, 55**

Procédure à l'amiable, articles, **2:40–1**

Renégociations, mise à jour, **2:42**

Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada ». *Voir aussi* **Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada »**

Contenu, **12:47**

Modifications, **12:46**

Objectifs, **12:45–6, 48, 50**

Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux). *Voir aussi* **Projet de loi C-259, Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux)**

Amendements, **19:90**

Examen, **19:89–91, 95–6, 102, 108, 110**

Lobbying, **19:89, 91, 93–8, 100–1, 104**

Objectifs, contenu, **19:87, 89–91, 95, 98–100, 107–8**

Loi modifiant la Loi sur les brevets. *Voir aussi* **Projet de loi C-29, Loi modifiant la Loi sur les brevets**

Amendements, **9:7, 10, 13–15**

Dispositions, **9:8–9, 11–15**

Étude, cheminement et adoption, **9:6–7, 9–11**

Objectifs, **9:6–9, 12**

Loi modifiant le Code criminel (taux d'intérêt criminel). *Voir aussi* **Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel) Et aussi Code criminel**

Application, **5:19, 44–5, 64; 6:18; 15:14, 16**

Étude, **5:32, 56; 11:42**

Lobbying, **5:17, 33–5, 62, 82; 15:12, 16–17; 18:53, 55, 63**

Objectifs, **5:7–9, 11, 14, 17–22, 24, 26–7, 29, 37–8, 42, 44, 47, 51, 53–4, 56, 58, 67, 69, 77; 6:10, 16; 7:36; 15:6–7, 12–15, 17–19**

Terminologie, statistiques, **5:7–8, 10, 17–21, 37, 45, 60**

Loi sur l'aide financière à l'épargne destinée aux études postsecondaires. *Voir aussi* **Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires**

Amendements, **4:49–50, 55, 65, 70, 74, 78, 95–7**

Dispositions, **4:47, 49–51, 56, 63–4, 67, 78–81, 83–4, 91–2, 96**

Étude, cheminement et adoption, **4:45, 49–50, 58, 60, 62, 71, 73, 76, 79–82, 84, 89–97**

Fondement et objectifs, **4:46–7, 60–3, 65–7, 69, 71, 73, 77–81, 84, 88, 90–1, 94**

Opposition, **4:60, 69–70, 74, 80–1, 90, 93–4**

Nature and environment – *Cont'd*

Natural resources, **19:90**

Organizations and institutions - Accounting

Canada Revenue Agency (CRA), **2:41; 3:11–12, 17–18, 20–1, 23–4, 30, 33, 49, 53, 55–6, 72; 4:31, 44–5; 6:12; 13:105; 16:8, 16; 19:112–13**
 Canadian Institute of Chartered Accountants, The (CICA), **19:20, 25**
 Canadian Public Accountability Board (CPAB), **12:72**
 Ernst & Young, **11:64; 19:88, 93–5, 110**
 Internal Revenue Service (IRS), **7:7, 14**
 Office of the Auditor General of Canada (OAG), **6:29–30, 41**
 RMS Richter, **14:20**
 Technical Committee on Business Taxation (Department of Finance Canada), **16:75**

Organizations and institutions - Agriculture and food service

A&W, **16:30–1, 39–40**
 Boston Pizza, **16:39**
 Canadian Wheat Board, **14:31, 39–40**
 Department of Agriculture, **4:35**
 Dutch Industries, **9:6, 8, 10**

Organizations and institutions - Banking and lending

ABN AMRO, **11:53**
 Alternative Consumer Credit Market (ACCM), **5:22**
 Assiniboine Credit Union, **10:37, 39**
 ATB Financial, **11:67**
 Bank for International Settlements (BIS), **1:32; 2:22, 29**
 Bank of British Columbia, **6:37**
 Bank of China, **2:17**
 Bank of England, **2:25; 18:17**
 Bank of Montreal (BMO), **2:14; 4:83; 5:46; 10:53; 11:47**
 Banque de France, **13:54**
 Barclay's, **18:52**
 Basel Committee on Banking Supervision, **7:7–8, 68; 18:20**
 Canada Trust, **7:47**
 Canadian Association of Community Financial Service Providers. *See* Canadian Payday Loan Association (CPLA)
 Canadian Bankers Association (CBA), **5:10, 44, 46–7, 49, 55–7, 60, 62, 64, 72; 6:23; 7:10, 60; 8:18, 48; 10:37; 11:42, 62, 65–8, 70, 73, 82; 18:35, 37, 39, 51–2; 19:61, 71, 78–80**
 Canadian Imperial Bank of Commerce (CIBC), **7:11–12; 16:37**
 Canadian Payday Loan Association (CPLA), **5:51, 65–8, 71–5, 77–9; 6:11, 63; 8:14; 18:63–70, 72–3**
 Canadian Tire Bank, **11:67**
 Canadian Western Bank, **6:37**
 Chase Manhattan Bank, **5:16, 51, 55**
 Chemical Bank, **10:9**
 Citizens Bank, **11:53**
 Credit Union Central of Canada, **10:31–41**
 Federal Reserve Board, **2:10, 29; 6:46, 48, 51; 11:37; 13:27, 100, 112; 14:18; 16:33; 18:5, 12, 23–4**
 HSBC, **7:55; 10:40–1; 11:84**
 ING, **7:56; 11:53, 67, 84, 97**
 Instaloans, **5:68**
 Laurentian Bank of Canada, **18:54**
 Money Mart, **5:12, 68, 78; 8:14; 10:39–40; 11:42, 80; 12:78; 16:55; 18:64–5, 67–9, 74**

Loi sur les banques

Amendements, **6:53, 66; 12:44**
 Contenu, **6:16, 35–6, 45; 7:6, 8; 8:60; 10:33; 12:35, 47; 18:14–15, 36, 39**
 Exigences, **1:26; 6:15, 47; 10:35; 11:42; 14:24; 18:36, 39**
 Objectifs, **1:25–6; 6:15; 11:42, 53, 55; 12:35; 18:14**
 Règlements
 Accès aux services bancaires de base (DORS/2003-184), **1:25; 6:7; 7:8; 18:36, 39**
 Communication de la politique de retenue de chèques (banques) (DORS/2002-39), **12:70**
 Coût d'emprunt (banques) (DORS/2001-101), **1:28; 18:62**
 Déclaration annuelle (banques, sociétés d'assurances et sociétés de fiducie et de prêt), **1:27**
 Recyclage des produits de la criminalité et le financement des activités terroristes (DORS/2002-184), **18:36**

Lois et règlements. Voir aussi Projets de loi cités

Loi constitutionnelle de 1982, **3:11, 15; 5:18; 6:21; 8:52; 12:35; 14:77**

Lois canadiennes

 Loi antiterroriste, **10:24**
 Loi canadienne sur les coopératives, **10:35**
 Loi canadienne sur les paiements, **18:42–3, 51**
 Loi canadienne sur les sociétés par actions, **12:72; 14:65**
 Loi de l'impôt sur le revenu, **2:40; 3:8, 10–14, 20, 31, 35, 41–2, 45, 70; 4:31, 40, 44–5, 50, 57–8, 78; 16:63; 17:14, 18, 52, 75, 93**
 Loi modifiant la Loi sur les brevets et la Loi sur les aliments et drogues (engagement de Jean Chrétien envers l'Afrique), **9:7, 9, 13–15**
 Loi sur l'Investissement Canada, **13:97**
 Loi sur la Banque du Canada, **11:37**
 Loi sur la concurrence, **6:47, 58, 60–1, 64, 67–71, 73–6; 11:73, 77**
 Loi sur la faillite et l'insolvabilité, **5:58–9, 82; 12:54; 19:54–5, 57–8, 60, 64, 72, 77, 82**
 Loi sur la protection des renseignements personnels, **1:40, 47; 2:40; 7:11, 14–15, 18, 34; 14:77–8**
 Loi sur la protection des renseignements personnels et les documents électroniques (LPRPDE), **1:43; 7:6–11, 13, 15–16, 19–20, 22; 10:7, 18**
 Loi sur la Société d'assurance-dépôts du Canada, **6:30**
 Loi sur la taxe d'accise (LTA), **19:90, 93, 96, 103, 111–12**
 Loi sur l'accès à l'information, **7:14; 14:77–8**
 Loi sur l'assurance-emploi, **17:63**
 Loi sur le Bureau du surintendant des institutions financières, **6:51; 10:68, 71, 74**
 Loi sur le Programme de protection des salariés, **19:54, 58, 63**
 Loi sur le recyclage des produits de la criminalité et le financement des activités terroristes, **7:16–17; 14:14; 18:36**
 Loi sur les arrangements avec les créanciers des compagnies, **5:58–9; 16:18; 19:54–8, 60–1, 64, 72**
 Loi sur les brevets, **9:6–10, 14**
 Loi sur les compagnies d'assurance canadiennes et britanniques, **12:44**
 Loi sur les corporations canadiennes, **7:62**
 Loi sur les espèces en péril, **4:34**

Organizations and institutions - Banking and lending**- Cont'd**

- Mouvement Desjardins, **5:34**, 40–2; **8:18**, 37; **10:35**; **11:53**, 68, 72, 77–8; **12:26**, 30; **14:31**, 39–40
 NatWest, **11:53**
 Northland Bank, **6:37**
 Office of the Comptroller of the Currency, **6:51**
 PayMax, **5:79**; **10:39**
 Rentcash Inc., **5:68**, 78
 Royal Bank of Canada (RBC), **5:42**; **6:61**; **7:36**; **10:9**, 17–18, 38; **11:53**, 60; **12:30**, 39; **13:24**; **14:26**; **16:22–4**, 37; **18:60–1**
 Royal Bank of Scotland (RBS), **11:53**
 Roynat, **13:24**
 Scotiabank, **16:37**
 TD Bank, **3:59**; **4:83**
 Vancity Savings Credit Union, **10:39**
 World Bank, **1:32**; **16:68**; **18:29**

Organizations and institutions - Business and economic development

- Asia-Pacific Economic Cooperation (APEC), **7:20**
 Atlantic Canada Opportunities Agency (ACOA), **13:35**, 43, 50–1, 96–7, 99
 Business Development Bank of Canada (BDC), **5:50**; **6:35**; **14:31**, 39
 Canadian Federation of Independent Business (CFIB), **2:24**; **7:41**, 49, 58–9; **11:84**, 86; **17:36–7**, 41, 43
 Council of Economic Advisers, **18:24**
 Economic Council of Canada, **13:66**
 European Economic Community (EEC), **17:95**
 Export Development Canada (EDC), **6:35**
 Group of Eight (G-8), **11:60**; **17:9**
 Group of Seven (G-7), **10:73**; **11:33**, 57, 60; **13:11**
 Group of Twenty Finance Ministers and Central Bank Governors (G-20), **2:9–10**, 18
 Insolvency Institute of Canada (IIC), **19:62**, 71
 International Insolvency Institute (III), **19:61**
 International Monetary Fund (IMF), **1:32**; **6:33**, 40; **11:33**, 57; **12:71**
 International Organization for Standardization (ISO), **8:27–8**, 41–2; **12:75**
 Marmon Group, The, **10:9**
 National Association for Business Economics (NABE), **11:37**
 Organisation for Economic Co-operation and Development (OECD), **1:32**; **2:36**, 45, 50–1; **3:15**; **7:20**; **12:75**; **13:10**, 19, 33, 92–3, 97, 100; **14:62**, 78; **16:73**; **17:7**, 11, 19, 56, 60, 62, 70, 72–4, 81; **18:29**
 Retail Council of Canada, **11:85**
 Social and Enterprise Development Innovations (SEDI), **4:65–6**, 72; **6:9**
 World Trade Organization (WTO), **2:28**; **9:10**; **11:49**; **13:100**

Organizations and institutions - Communications

- Bell Canada, **16:81**
 Commission d'accès à l'information du Québec (CAI), **7:24**, 26
 Federal Communications Commission (FCC), **13:100**
 Information and Privacy Commissioners, **12:33**
 Nortel, **8:35**; **10:54**; **11:60**; **12:42**
 Office of the Information and Privacy Commissioner (OIPC) (British Columbia), **12:63**

Lois et règlements -- Suite**Lois canadiennes -- Suite**

- Loi sur les lettres de change, **12:32**; **18:48**, 58
 Loi sur les liquidations et les restructurations, **7:62**; **12:53**
 Loi sur les normes de prestation de pension, **12:53**
 Loi sur les petits prêts, **5:23**, 35, 40–2
 Loi sur les sociétés d'assurances, **1:30**; **6:47**; **8:16**, 51, 67; **10:69–70**, 76; **12:44**, 47, 53; **19:39**
 Loi sur les sociétés de fiducie et de prêt, **12:44**, 47
 Lois du Canada, **9:14**
 Lois fédérales américaines et lois d'États
 Community Reinvestment Act, **1:23**
 G.I. Bill, **17:72**
 Martin Act, **10:51**, 63, 66; **12:40**
 Patriot Act, **1:40**, 43, 49; **5:78**; **7:21**, 26–7; **10:24**, 27–8; **12:62–3**
 Privacy Act of 1974, The, **12:63**
 Sarbanes-Oxley Act of 2002, **8:41**, 71; **13:112**; **14:54–5**, 59
 Lois provinciales/territoriales
 Alberta Centennial Education Savings Plan Act, **4:94–5**
 Code civil du Québec, **8:65**
 Code du bâtiment, **3:59**
 Loi de 2002 sur la prescription des actions, **14:43**
 Loi sur la preuve, **10:29**; **12:35**
 Loi sur la protection des renseignements personnels dans le secteur privé, **7:24**, 26
 Loi sur la protection du consommateur, **5:8**, 14, 20; **7:32**; **10:29**; **15:13**
 Loi sur les assurances, **12:52**, 54; **19:23**, 27
 Loi sur les fiduciaires, **12:45–8**, 50
 Loi sur les pensions, **12:53**
 Loi sur les prestations de pension, **12:53**
 Loi sur les relations de travail, **19:53**
 Loi sur les renseignements concernant le consommateur, **10:18**, 27, 29–30
 Loi sur les transferts frauduleux de biens, **19:75**
 Loi sur les valeurs mobilières, **12:29**, 34; **14:30–1**, 37, 49
 Loi sur l'exercice des compétences légales, **12:35**
 Loi uniforme de 1997 sur les placements par les fiduciaires, **12:44**

Mesures curatives. *Voir aussi* Services d'opérations bancaires et d'assurance *Sous Petites et moyennes entreprises*

Cours

- Créance salariale, faillite, **19:52–3**, 55, 72, 74–6, 85
 Justice pénale, **6:69**, 72; **10:43**; **13:107**, 109; **14:46–50**
 Litige, poursuites, **5:28**, 30; **6:60**; **7:12**, 16, 24, 68, 70; **8:29**, 38, 65, 67, 73; **10:58**, 69, 71, 81; **12:34**, 39; **14:38**; **15:17**; **16:45–7**, 50
 Procédures, **1:25**; **6:66**, 68, 70, 76; **7:10–11**, 15, 19–20; **8:32**, 36; **10:55–6**, 76; **11:69**; **12:19–20**, 59–60; **14:43**, 53–4, 64; **16:54**; **18:57**, 68–9

Mesures correctives

- Compensation (règlements à l'amiable), **7:13**, 16–17; **8:19**, 29, 33–6; **10:43–4**, 47, 54, 56, 63–4, 69; **12:32**, 40, 60; **14:54**; **16:50**, 54
 Poursuites au niveau provincial (Procureurs de la Couronne), **14:46**, 48–50, 61, 67, 79–80; **15:16**
 Tribunal de la Commission, Tribunal de la concurrence, **6:58**; **7:30**; **11:73**; **14:48–51**

Organizations and institutions – Communications – *Cont'd*

Office of the Information Commissioner of Canada, 1:41
 Telecom Canada, 16:70
 Teleglobe, 16:81
 WorldCom, 10:63; 13:103, 107; 14:58

Organizations and institutions - Competition and consumer protection services

Association coopérative d'économie familiale (ACEF), 5:35; 18:58
 Competition Bureau
 Complaints and investigations, 6:44, 60, 63, 68–70, 73, 75–7; 12:74; 13:111
 Mandate and statutory powers, 6:45, 63, 66–7, 71–7
 Merger reviews and competitive analyses, 6:45, 58–9, 62–8, 71, 73–4, 76; 11:55, 73, 77
 Public awareness and education, 6:60–1, 63, 69, 72–3, 76; 7:17
 Consolidated Credit Counselling Services of Canada Inc., 5:76
 Consumer Federation of America (CFA), 5:76
 Consumer Measures Committee (CMC) (Industry Canada), 5:24–5, 31, 35, 42, 45, 57, 66, 69; 10:32–3; 12:74
 Consumers' Association of Canada (CAC), 18:53
 Consumers International, 12:75
 Federal Trade Commission, 6:72; 7:21
 Institut québécois d'éthique appliquée (Éthique), 5:36
 Ministry of Consumer and Business Services (Ontario), 10:13
 Office de la protection du consommateur du Québec, 5:8, 11
 Office of the Information and Privacy Commissioner for British Columbia, 12:63
 Office of the Privacy Commissioner of Canada
 Complaints and investigations, 7:7–18, 20–2, 25, 27–9; 8:19
 Legislation and guidelines (compliance/enforcement), 7:8–9, 11, 18, 20, 22, 25
 Mandate, policy and statutory powers, 1:40–3; 7:6, 9, 11–14, 19–20, 22–3, 26–7, 29, 34; 10:18
 Public awareness and education, 7:12–13, 17, 25–6, 28
 Office of the Superintendent of Bankruptcy Canada (OSB), 10:20; 19:55
 Ontario Association of Credit Counselling Services (OACCS), 5:81–2
 Option consommateurs (OC), 5:34, 40–2; 6:8; 7:31; 12:25, 36–8; 18:53
 Service Canada, 16:57; 17:37; 18:58
 Union des consommateurs, 6:8; 7:31; 18:54

Organizations and institutions - Cooperatives and helping organizations. *See also Charitable organizations and foundations*

Amnesty International, 2:45, 47
 Asper Foundation, 3:58
 Association of Fundraising Professionals (AFP), 3:26, 32–3, 48
 Canadian Association of Gift Planners (CAGP), 3:30–2, 43, 45
 Canadian Centre for Philanthropy. *See* Imagine Canada
 Canadian Co-operative Association (CCA), 6:35
 Canadian International Development Agency (CIDA), 2:38
 Change Canada Charitable Foundation, 3:63, 68

Mesures curatives -- *Suite*

Règlement des plaintes
 Coûts assumés par les consommateurs et les institutions, 8:30–1, 37, 62; 16:45
 Évaluation, 8:9, 12–13, 16, 18–19, 21–2, 26–7, 46–7, 49–50, 54–5, 59–61, 66–8, 70, 72–7; 10:81; 12:36, 62, 69; 14:42; 16:44–5, 47, 49–50, 55
 Perspective globale, 8:18, 27–8; 10:49; 12:41; 14:53, 70–1; 16:47–8
 Propositions (améliorations), 8:16, 19, 23–5, 42, 55, 60–1, 68, 76–7; 11:71; 12:35, 68; 14:41, 43–4, 49–51, 67, 71, 79; 16:49
 Règlement par secteur d'activité
 Assurance, 1:24, 31; 8:9–10, 16–17, 20–1, 24, 43–8, 53, 57–9, 67–76; 11:70, 87, 89–90, 101; 12:9, 11, 54–6, 59, 62; 16:58
 Banques, 1:24–5; 6:14; 7:10, 12; 8:8–12, 16, 22, 24, 26, 28–30, 32–9, 42, 48–9, 58; 11:62, 64–5, 68–70; 12:26–7, 31–3, 36, 62; 16:45–7, 49, 52, 56
 Coopératives, 8:18, 24; 15:16
 Investissement, 1:24–5; 8:20, 22, 24–6, 29–38, 58; 10:42–5, 49–50, 54–6, 60, 81–2; 11:70; 12:29, 33, 40; 14:42–4, 51–4, 57–8, 60–3, 74, 77–9; 16:45–6, 50–2, 58
 Secteur non spécifié, 1:29; 7:32; 8:6, 9, 15, 19, 22–3, 29; 12:73; 18:69

Services de conciliation

Gouvernance, budget, 8:23–4, 26–8, 30–1, 35–7, 40–4, 46–8, 52–7, 63–4, 69, 72; 11:88; 16:44, 46–9, 51–2
 Membres (institutions financières/entreprises), 8:24, 26, 30–1, 44, 47–8, 53–7, 67–9; 16:44–5, 47, 49–50, 52, 55
 Sensibilisation du public, modèle de recours, 1:25; 8:7, 11–12, 21, 23–35, 37–41, 43–51, 54, 56–61, 63–77; 10:47, 60; 11:69, 88; 12:59; 16:45–55, 57–8

Monnaie. *Voir aussi* Banque du Canada *Sous Secteur financier, cadre de réglementation, acteurs clés Et aussi Autorités monétaires*

Devises (région géographique)
 Asie-Pacifique, 2:15, 17, 19, 27, 33; 11:33; 18:27–9
 Canada, 2:8–14, 16, 24, 26, 30–5; 11:32, 41, 50, 65; 13:16, 26–7, 64, 71–3, 77–8, 80, 83–5, 92; 18:7–9, 31–2
 États-Unis, 1:31; 2:10–12, 15, 17, 26–7, 30, 32–5; 11:33; 13:71, 80, 92; 18:21, 28, 31–2
 Union européenne, Royaume-Uni, 1:31; 2:8, 26–7, 30, 33
 Étalon-or, monnaie commune, 2:24, 27
 Faux billets. *Voir Crimes économiques et mesures de sécurité*
 Réserves en devises, 1:31; 2:18, 26
 Systèmes de taux de change
 Ordre monétaire mondial, évaluation, 2:9, 16–19, 27–9; 11:31; 13:48; 18:27–8
 Taux de change fixe, 2:15, 17–19, 27; 11:33; 18:28
 Taux de change flottant, 2:10, 17–19, 27–8, 33; 11:33, 56; 18:9

Nature et l'environnement

Accords, 4:29, 33, 35–7
 Activité économique, 4:29
 Conservation
 Conservation de la nature, 4:29–37
 Investissement et impact économique, 4:29–30, 33–4
 Mesures gouvernementales, 4:34–5

Organizations and institutions - Cooperatives and helping**Organizations – Cont'd**

- Coalition on Poverty Relief and Effective Giving (C-PREG), **3:64–6**
 Council of Europe, **2:48**
 Imagine Canada, **3:31–2, 41, 72–3**
 International Council on Fundraising Organizations, **3:66**
 J.W. McConnell Family Foundation, **3:46, 59**
 Lucie and André Chagnon Foundation, **3:46; 14:15**
 Max Bell Foundation, **3:46**
 Maytree Foundation, **3:46**
 National Anti-Poverty Organization (NAPO), **4:77, 84–5**
 National Arts Centre Foundation, **3:47–8, 54, 61**
 National Organization of Immigrant and Visible Minority Women of Canada (NOIVMWC), **4:85**
 Oxfam Quebec, **3:55**
 Philanthropic Foundations Canada, **3:44, 56, 58, 61**
 Solomon R. Guggenheim Foundation, **3:60, 62**
 Soros Foundation, **13:29**
 St. Christopher House, **6:23**
 United Way of Canada, **3:20, 29; 12:37**
 Vibrant Communities, **3:46**
 Walter and Duncan Gordon Foundation, **3:46**
 World Vision, **3:65, 68**

Organizations and institutions - Credit and electronic payment services

- Canadian Payments Association (CPA), **12:35, 69, 82; 18:42–4, 52–4, 56, 59**
 Equifax, **7:19–20, 32; 10:6–16, 19–30, 60, 79; 12:79**
 Fair Isaac, **10:14–17, 60**
 Household Finance Corporation of Canada, **10:9**
 Interac Association, **11:80**
 MBNA, **11:67**
 Total Systems Services, **7:21**
 TransUnion, **7:19–20, 32; 10:6, 9–10, 14, 16–18, 21, 24–8, 30, 60, 79**

Organizations and institutions - Education and research

- ABC Canada, **6:25**
 ABIKA, **7:21**
 Atlantic Institute for Market Studies (AIMS), **13:34, 43, 96**
 C. D. Howe Institute, **3:45; 4:85; 11:76–7; 13:33, 91–2, 100; 16:36; 17:29, 35, 41**
 Canada West Foundation, **3:46**
 Canadian Alliance of Student Associations (CASA), **4:82, 88–9**
 Canadian Association of University Teachers (CAUT), **4:63, 84**
 Canadian Consumer Information Gateway, **12:74**
 Canadian Council on Social Development (CCSD), **4:84**
 Canadian Federation of Students (CFS), **4:84**
 Canadian Institute for Advanced Research (CIAR), **3:46**
 Canadian Scholarship Trust Foundation (CST Foundation), **4:68**
 Canadian Tax Foundation (CTF), **16:8**
 Capital Markets Institute. *See* University of Toronto
 Carleton University, **4:89**
 Carswell, **15:13**
 Centre for the Study of Living Standards (CSLS), **13:38, 45**
 Conference Board of Canada, The (CBC), **13:83, 88; 17:33, 40–1, 49, 76; 18:8**

Nature et l'environnement -- Suite

- Conservation -- *Suite*
 Zones humides, **4:28**
 Ressources naturelles, **19:90**

**Normes de l'industrie. Voir aussi Chargés de la réglementation
Sous Investissements, organismes de réglementation**

- Directives, règlements et codes de conduite
 Actuariel, **19:40, 42–3, 45, 49–50**
 Comptabilité, **7:67–8; 14:59; 19:13, 16, 18–20, 24–5, 37, 40**
 Exploitation minière, minéralogie, **14:58–9, 64; 19:89, 92**
 Perspective globale, **7:68–9; 14:56, 65–6; 19:15, 24, 44**
 Opérations bancaires, crédit et services de paiement électronique
 Code de conduite pour les agences de notation (Organisation internationale des commissions de valeurs), **14:58**
 Code de pratique canadien pour les services des cartes de débit (Code sur les cartes de débit), **1:27; 7:31, 35; 12:31, 74, 80**
 Fusionnements, lignes directrices pour l'application de la Loi, **2:22; 11:59**
 Norme 006 (Association canadienne des paiements), **18:59**
 Règle H1 (Association canadienne des paiements), **18:53–4**

Secteur de l'assurance

- Code des droits et responsabilités du consommateur (Bureau d'assurance du Canada), **11:86, 88**
 Montant minimal permanent requis pour le capital et l'excédent (MMRCE), **7:68**
 Normes internationales de réassurance, **19:25, 40–2, 44, 47, 49**
 Principes et pratiques relatifs à la vente de produits et services par les courtiers en assurance de dommages (Association des courtiers d'assurances du Canada), **11:91**

Secteur des finances et de l'investissement

- Gouvernance, **8:9; 14:10–11, 37, 39, 42, 56, 58–9, 65–6**
 Normes générales et règlements, **10:53–4; 14:13–14, 16, 20–3, 29, 32–5, 39, 48, 52, 63; 18:45–8, 55; 19:44**
 Suffisance du capital, **7:68–9; 14:26, 28, 34; 19:28, 35–7**
 Transparence et présentation d'informations, **14:15–16, 19–20, 30, 36, 54–5, 63–6; 19:13, 16, 20, 22–3, 34, 42–3**
 Services de conciliation, ISO 10003, **8:27–8**

Organisation internationale de police criminelle (OIPC). Voir Interpol
Sous Organisations et institutions - Sécurité**Organisations et institutions - Administration publique**

- Bureau du Conseil privé (BCP), **17:13, 17, 25, 30–2**
 Secrétariat du Conseil du Trésor du Canada, **7:15; 13:103–4; 14:70; 16:24; 18:19**
 Travaux publics et Services gouvernementaux Canada (TPSGC), **6:7; 19:114**
 Ville de Montréal, **14:15**

Organisations et institutions - Agriculture et services alimentaires

- A&W, **16:30–1, 39–40**
 Boston Pizza, **16:39**

Organizations and institutions - Education and research

- *Cont'd*

- Consumer Connection, **12:74**
- CSCA. *See* Ryerson University (Centre for the Study of Commercial Activity)
- Envirronics Research Group, **18:72**
- Fédération étudiante universitaire du Québec (FEUQ), **4:85**
- Fraser Institute, **3:46; 17:43**
- Frontier College, **6:25**
- Global Entrepreneurship Monitor, **17:38**
- Institute for Competitiveness and Prosperity, **13:16–18**
- Investor Economics, **14:31**
- Ipsos Reid (Ipsos Canada), **18:58, 65**
- McGill University, **3:59**
- National Research Council Canada (NRC), **13:41**
- New America Foundation, **17:56**
- Ontario Teachers' Federation (OTF), **16:81**
- Policy Research Initiative (PRI), **17:13, 22, 30–1**
- Public Interest Advocacy Centre (PIAC), **5:75; 6:8; 7:29; 11:63, 71; 18:55, 58, 72**
- Queen's University, **4:71**
- Quicklaw, LexisNexis, **15:13**
- Rotman School of Management. *See* University of Toronto
- Ryerson University (Centre for the Study of Commercial Activity), **11:81–2**
- Saint Mary's University, **3:60**
- Simon Fraser University, **4:29**
- Stanford University, **13:42**
- Strategic Counsel, **11:79**
- Task Force on the Future of the Canadian Financial Services Sector (MacKay Task Force), **1:22–3, 26, 28; 6:7; 7:37**
- Université de Montréal, **14:15**
- Université du Québec à Montréal (UQAM), **13:101**
- University of Ottawa, **14:54**
- University of Prince Edward Island, **13:98**
- University of Saskatchewan, **4:71**
- University of Toronto, **3:36, 38; 13:49, 57, 90, 99; 16:77**
- University of Waterloo, **13:42**
- University of Western Ontario, **4:71**
- YourMoney Network, **11:65**

Organizations and institutions - Entertainment

- Canada Council for the Arts, **3:32**
- Cinar, **14:20**
- Council for Business and the Arts in Canada (CBAC), **3:32, 45**
- Department of Canadian Heritage, **3:34**
- Livent, **12:42**

Organizations and institutions - Family and housing

- Canada Mortgage and Housing Corporation (CMHC), **6:35**
- Federation of Single-Parent and Blended Family Association of Quebec, **4:81**
- Low-Income Families Together (LIFT), **4:85**
- Rideau River Residence Association (RRRA), **4:89**
- Vanier Institute of the Family, The, **5:79**

Organizations and institutions - Finance and investments

- Alberta Securities Commission (ASC), **12:29**
- Alternative Investment Management Association (AIMA), **14:10, 16, 19, 25, 33, 38–9**
- A.M. Best Company, **19:45**

Organisations et institutions - Agriculture et services

Alimentaires -- Suite

- Commission canadienne du blé, **14:31, 39–40**
- Dutch Industries, **9:6, 8, 10**
- Ministère de l'Agriculture, **4:34–5**

Organisations et institutions - Associations religieuses

- Conseil canadien des organismes chrétiens, **3:66, 71–3**
- Diocèse de l'Arctique, **12:45**
- Église anglicane, **12:43–4, 49–50**
- General Synod of the Anglican Church of Canada, **12:44–6, 49**

Organisations et institutions - Assurance

- Association canadienne des compagnies d'assurances de personnes (ACCAP), **8:18, 21, 65, 73, 75; 10:83; 12:51–3, 55–6, 60, 66; 19:17, 20, 61–2, 75**
- Association des courtiers d'assurances du Canada (ACAC), **11:88, 91–2**
- Association internationale des contrôleurs d'assurance (AICA), **19:16, 25, 37, 42–3**
- Bureau d'assurance du Canada (BAC), **7:46, 60; 8:18; 11:85–7; 12:21; 19:14, 22**
- Confederation Life, **10:74; 12:55; 19:45**
- Conseil canadien des responsables de la réglementation d'assurance (CCRRA), **6:57; 7:62, 65; 11:98, 103**
- Conseil de recherche en réassurance du Canada (CRR), **19:22, 26**
- Financière Manuvie, **7:68–9; 19:37, 45**
- General Re, **19:37**
- Insurance Corporation of British Columbia (ICBC), **19:33**
- Lloyd's, **19:23**
- Munich, Compagnie de réassurance, La, **19:17, 30–1, 39, 48–9**
- RGA Compagnie de réassurance-vie, **19:39, 49**
- Royal & Sun Alliance du Canada, société d'assurances, **19:34**
- Société canadienne d'indemnisation pour les assurances de personnes (SIAP)

- Collaboration, **6:29; 7:63, 69–70, 74**
- Mandat et gouvernance, **7:61–6; 12:8–9, 53**
- Membres, **7:61–2, 64–6, 68–9, 71–2**
- Personnes (évaluations, transferts de police/liquidations), **7:61–8, 70–3; 19:33**
- Plaintes, **7:65**

Société d'assurance publique du Manitoba (SAPM), **19:33**

Société d'indemnisation en matière d'assurances IARD (SIMA-IARD)

- Collaboration, **6:29; 12:14**
- Liquidations et faillites (réclamations/indemnisations), **12:8–12, 14–24**
- Mandat et gouvernance, **12:8–11, 13, 15–17, 21, 24–5**
- Membres, **12:9–10, 12, 15, 17–20, 24–5**
- Standard Life, **10:75; 19:45**
- Sun Life, **10:83; 19:45**

Organisations et institutions - Communications

Bell Canada, **16:81**

Commissaires à l'information et à la protection de la vie privée, **12:33**

Commissariat à l'information du Canada (CIC), **1:41**

Commissariat à l'information et à la protection de la vie privée (Colombie-Britannique), **12:63**

Organizations and institutions - Finance and investments

- Cont'd

- Autorité des marchés financiers (AMF), **6:29; 7:62, 70, 73; 8:26, 45; 10:43, 54; 11:98; 14:51; 16:49**
A&W Revenue Royalties Income Fund, **16:29–30**
British Columbia Securities Commission (BCSC), **10:82; 13:105, 107; 14:76**
Bureau des services financiers du Québec. *See* Autorité des marchés financiers (AMF)
Caisse de dépôt et placement du Québec, **6:37**
Canadian Association of Income Funds (CAIF), **16:29, 31–3**
Canadian Institute of Public and Private Real Estate Companies (CIPREC). *See* Real Property Association of Canada (REALpac)
Canadian Investor Protection Fund (CIPF), **6:29**
Canadian Oil Sands Trust, **16:29–30, 35, 83**
Canadian Securities Administrators (CSA), **10:46–7, 77; 14:31–3, 35, 38, 46**
Capital Realty, **16:65**
CI Financial Corp., **16:28**
CIT Canada, **5:62**
Clean Power Income Fund, **16:29, 31**
Commission des valeurs mobilières du Québec. *See* Autorité des marchés financiers (AMF)
Committee to Review the Structure of Securities Regulation in Canada, **1:36; 12:42, 71, 75**
Concentra Financial, **10:36**
Co-operative Trust Company of Canada. *See* Concentra Financial
Deposit Insurance Corporation of Ontario (DICO), **6:29**
Enron, **10:63; 12:42, 76; 13:103, 107; 14:55, 58, 66, 69; 18:19**
Fairfax Financial Holdings, **19:21**
Federal Deposit Insurance Corporation, **6:46**
Financial Institutions Supervisory Committee (FISC), **1:22; 6:46**
Financial Services Authority (FSA), **6:51; 10:47, 70; 19:44**
Financial Services Commission of Ontario (FSCO), **1:31; 6:10; 8:17, 49, 55; 11:87**
Financial Stability Forum (FSF), **6:33**
Fonds de solidarité FTQ, **13:24**
FundSERV, **14:25**
GE Capital (Canada), **5:62**
Goldman Sachs, **14:26–7**
Harvard Management Company, **14:17**
International Association of Deposit Insurers (IADI), **6:33**
International Investment Funds Association (IIFA), **10:48**
International Organization of Securities Commissions (IOSCO), **10:54**
International Swaps and Derivatives Association, Inc. (ISDA), **19:71–2**
International Trade Centre (ITC), **13:81**
Investment Dealers Association of Canada (IDA), **8:18, 24, 32; 10:42–4, 46, 50–3, 55, 58, 60, 62, 64–5, 77, 82; 12:29, 34, 41, 82; 13:112; 14:9, 21, 24, 28–30, 33, 35–40, 42–3, 52, 54, 62; 16:44, 47, 52, 77, 82**
Investment Funds Institute of Canada (IFIC), **8:18, 24; 10:46–8, 72; 16:44, 52**
Investors Group, **10:63**
Joint Forum of Banking, Securities and Insurance Supervisors, **11:91**
KPMG, **5:39; 8:36**

Organisations et institutions – Communications -- Suite

- Commission d'accès à l'information du Québec (CAI), **7:24, 26**
Commission fédérale des communications (CFC), **13:100**
Nortel, **8:35; 10:54; 11:60; 12:42**
Telecom Canada, **16:70**
Teleglobe, **16:81**
WorldCom, **10:63; 13:103, 107; 14:58**

Organisations et institutions - Comptabilité

- Agence du revenu du Canada (ARC), **2:41; 3:11–12, 17–18, 20–1, 23–4, 30, 33, 49, 53, 55–6, 72; 4:31, 44–5; 6:12; 13:105; 16:8, 16; 19:112–13**
Bureau du vérificateur général du Canada (BVG), **6:29–30, 41**
Comité technique de la fiscalité des entreprises (Ministère des Finances Canada), **16:75**
Conseil canadien sur la reddition de comptes (CCRC), **12:72**
Ernst & Young, **11:64; 19:88, 93–5, 110**
Institut canadien des comptables agréés (ICCA), **19:20, 25**
Internal Revenue Service (IRS), **7:7, 14**
RMS Richter, **14:20**

Organisations et institutions - Concurrence et protection des consommateurs

- Association coopérative d'économie familiale (ACEF), **5:35; 18:58**
Association des consommateurs du Canada (ACC), **18:53**
Bureau de la concurrence
Examen des fusionnements et analyses de l'état de la concurrence, **6:45, 58–9, 62–8, 71, 73–4, 76; 11:55, 73, 77**
Mandat et pouvoirs conférés par la loi, **6:45, 63, 66–7, 71–7**
Plaintes et enquêtes, **6:44, 60, 63, 68–70, 73, 75–7; 12:74; 13:111**
Sensibilisation du public et éducation, **6:60–1, 63, 69, 72–3, 76; 7:17**
Bureau du surintendant des faillites Canada (BSF), **10:20; 19:55–6**
Comité des mesures en matière de consommation (Industrie Canada), **5:24–5, 31, 35–6, 42, 45, 57, 66, 69; 10:32–3; 12:74**
Commissariat à la protection de la vie privée du Canada
Mandat, politiques et pouvoirs conférés par la loi, **1:40–3; 7:6, 9, 11–14, 19–20, 22–3, 26–7, 29, 34; 10:18**
Mesures législatives et directives (conformité/application), **7:8–9, 11, 18, 20, 22, 25**
Plaintes et enquêtes, **7:7–18, 20–2, 25, 27–9; 8:19**
Sensibilisation du public et éducation, **7:12–13, 17, 25–6, 28**

Consolidated Credit Counselling Services of Canada Inc., **5:76**

Consumer Federation of America (CFA), **5:76**

Federal Trade Commission, **6:72; 7:21**

Institut québécois d'éthique appliquée (Éthique), **5:36**

Internationale des consommateurs, **12:75**

Ministère des Services aux consommateurs et aux entreprises (Ontario), **10:13**

Office de la protection du consommateur du Québec, **5:8, 11**

Office of the Information and Privacy Commissioner for British Columbia, **12:63**

Organizations and institutions - Finance and investments

- *Cont'd*

- Lancer Group, **14:15**, 20
- Long Term Capital Management, **14:19**
- Ministry of Finance (Ontario), **10:13**
- Morgan Stanley, **14:26–7**
- Mutual Fund Dealers Association of Canada (MFDA), **8:18**, 24; **10:44–7**, 54, 62; **12:29**, 34, 41; **14:34**, 42–3, 52, 62; **16:44**, 52
- National Association of Real Estate Investment Trusts (NAREIT), **16:64**
- National Association of Securities Dealers (NASD), **14:38**
- New York Stock Exchange (NYSE), **10:9**; **11:60**
- Norbourg, **16:49–51**
- Norshield Financial Group, **14:15**, 20, 28, 36
- Ontario Securities Commission (OSC), **1:36**; **10:47**, 59, 62, 64, 80, 83–4; **12:29**; **13:105**, 107, 111; **14:28**, 31, 38, 41–55, 59–60, 63–5, 67, 70, 73, 75–6, 78
- Portus Alternative Asset Management, **14:15**, 28–9, 39–41
- PrimeWest Energy Trust, **16:29–30**, 40
- Provincial/Territorial Council of Ministers of Securities Regulation, **10:72–3**
- Real Property Association of Canada (REALpac), **16:58**, 63, 65
- Senior Advisory Committee (SAC), **1:21–2**, 30
- Small Investor Protection Association (SIPA), **10:49**, 72; **14:42**
- Standard & Poor's, **16:10**, 80; **19:45**
- Tokyo Stock Exchange (TSE), **14:26**
- Toronto Stock Exchange (TSX), **5:68**; **14:55**, 57–9, 63–4, 68; **16:10**, 30–1, 63, 79; **18:13**; **19:21**
- U.S. Securities and Exchange Commission (SEC), **10:47**, 63; **12:40**; **13:107**, 112; **14:16**, 19, 38, 65, 79
- Wise Persons' Committee (WPC). *See* Committee to Review the Structure of Securities Regulation in Canada
- Yale University Investments Office, **14:17**

Organizations and institutions - Health

- ALS Society of Canada, **3:40**
- Campbell Family Cancer Research Institute. *See* Princess Margaret Hospital
- Canadian Cancer Society, **3:40**
- Canadian Diabetes Association (CDA), **3:51**
- Canadian Institutes of Health Research (CIHR), **3:40**, 42
- Canadian Red Cross, **3:51**
- Foundation Fighting Blindness, **3:40**
- Health Canada, **9:10**, 12
- Health Charities Coalition of Canada, **3:40**, 42, 52
- Heart and Stroke Foundation, **3:40–1**, 51–2, 57
- Hospital for Sick Children (SickKids), **3:47–8**
- IWK Health Centre, **4:55**
- Ministère de la Santé et des Services sociaux (Québec), **12:58**
- Ministry of Health (Saskatchewan), **10:21**
- Princess Margaret Hospital, **3:27**
- St. John's Ambulance, **3:41**
- Victorian Order of Nurses for Canada (VON Canada), **3:41**
- World Alliance of Young Men's Christian Associations (YMCA), **3:40**

Organizations and institutions - Industry and retail trade

- Bombardier, **14:15**
- Bre-X, **12:42**; **14:55–9**, 63

Organisations et institutions - Concurrence et protection des Consommateurs -- Suite

- Ontario Association of Credit Counselling Services (OACCS), **5:81–2**
- Option consommateurs (OC), **5:34**, 40–2; **6:8**; **7:31**; **12:25**, 36–8; **18:53**
- Service Canada, **16:57**; **17:37**; **18:58**
- Union des consommateurs, **6:8**; **7:31**; **18:54**

Organisations et institutions - Coopératives et organismes d'aide. *Voir aussi* Organismes de bienfaisance et fondations

- Agence canadienne de développement international (ACDI), **2:38**
- Amnistie internationale, **2:45**, 47
- Association canadienne des professionnels en dons planifiés (ACPDP), **3:30–2**, 43, 45
- Association des coopératives du Canada (ACC), **6:35**
- Association des professionnels en philanthropie (AFP), **3:26**, 32–3, 48
- Centraide Canada, **3:20**, 29; **12:37**
- Centre canadien de philanthropie. *Voir* Imagine Canada
- Coalition on Poverty Relief and Effective Giving (C-PREG), **3:64–6**
- Collectivités dynamiques, **3:46**
- Conseil de l'Europe, **2:48**
- Fondation Asper, **3:58**
- Fondation de charité canadienne pour le changement, **3:63**, 68
- Fondation de la famille J. W. McConnell, **3:46**, 59
- Fondation du Centre national des Arts, **3:47–8**, 54, 61
- Fondation Lucie et André Chagnon, **3:46**; **14:15**
- Fondation Solomon R. Guggenheim, **3:60**, 62
- Fondation Soros, **13:29**
- Fondation Walter et Duncan Gordon, **3:46**
- Fondations philanthropiques Canada, **3:44**, 56, 58, 61
- Imagine Canada, **3:31–2**, 41, 72–3
- International Council on Fundraising Organizations, **3:66**
- Max Bell Foundation, **3:46**
- Maytree Foundation, **3:46**
- Organisation nationale anti-pauvreté (ONAP), **4:77**, 85
- Organisation nationale des femmes immigrantes et des femmes appartenant à une minorité visible du Canada (ONFIFAMVC), **4:85**
- Oxfam-Québec, **3:55**
- St. Christopher House, **6:23**
- Vision Mondiale, **3:65**, 68–9

Organisations et institutions - Crédit et services de paiement électronique

- Association canadienne des paiements (ACP), **12:35**, 69, 82; **18:42–4**, 52–4, 56, 59
- Association Interac, **11:80**
- Compagnie de finance Household du Canada, La, **10:9**
- Equifax, **7:19–20**, 32; **10:6–16**, 19–30, 60, 79; **12:79**
- Fair Isaac, **10:14–17**, 60
- MBNA, **11:67**
- Total Systems Services, **7:21**
- TransUnion, **7:19–20**, 32; **10:6**, 9–11, 14, 16–18, 21, 24–8, 30, 60, 79

Organizations and institutions - Industry and retail trade

- *Cont'd*

- Budd Company, **13:72**
- Canadian Auto Workers (CAW), **13:61**, **73**
- Canadian Intellectual Property Office (CIPO), **9:6**, **8**, **10**
- Canadian Jewellers Association (CJA), **19:88**, **90**, **98**, **100–1**
- ConocoPhillips, **16:35**
- Corona Jewellery Company, **19:100**
- Department of Consumer and Corporate Affairs Canada. *See* Industry Canada
- Diavik Diamond Mine, **19:89**, **91**, **99**
- Evanchick M. Ltd, **19:114–15**
- General Motors (GM), **17:17**
- Giant Mine, **19:91**
- Home Depot, **11:41**; **17:54**
- Hudson's Bay Company/Zellers, **19:91**
- Imperial Oil, **14:25**; **16:35**
- Industry Canada, **1:41**; **2:30**; **5:21**, **23**, **27**, **31–2**, **75**; **6:16**, **7:29**, **47**; **8:21–2**, **60**, **76–7**; **10:13**; **12:37**, **72–7**, **79**, **83**; **13:17**, **82**, **94**; **18:71**; **19:69–70**
- John Deere, **11:48**
- Linamar, **13:72**
- London Metal Exchange (LME), **19:116**
- Magna International, **13:72**
- Mining Association of Canada, **14:59**; **19:88**
- SNC-Lavalin, **16:40**
- Syncrude, **16:30**, **35**
- Walmart, **11:41**; **19:91**
- Woodbridge Group, **13:72**
- World Jewellery Confederation, **19:89**
- YBM Magnex International, **12:42**

Organizations and institutions - Information technologies

- Capgemini, **11:64**
- Cisco, **11:38**
- Cognos, **14:54**
- Electronic Data Systems Corporation (EDS), **7:21**
- Hewlett-Packard, **3:34**
- Information Technology Association of Canada (ITAC), **13:17**
- Microsoft, **3:57**; **13:56**

Organizations and institutions - Insurance

- Canadian Council of Insurance Regulators (CCIR), **6:57**; **7:62**, **65**; **11:98**, **103**
- Canadian Life and Health Insurance Association (CLHIA), **8:18**, **21**, **65**, **73**, **75**; **10:83**; **12:51–3**, **55–6**, **60**, **66**; **19:17**, **20**, **61**, **75**
- Canadian Life and Health Insurance Compensation Corporation (Compcorp)
 - Collaboration, **6:29**; **7:63**, **69–70**, **74**
 - Complaints, **7:65**
 - Life & health (assessments, policy transfers/liquidations), **7:61–8**, **70–3**; **19:33**
 - Mandate and governance, **7:61–6**; **12:8–9**, **53**
 - Members, **7:61–2**, **64–6**, **68–9**, **71–2**
- Confederation Life, **10:74**; **12:55**; **19:45**
- General Re, **19:37**
- Insurance Brokers Association of Canada (IBAC), **11:88**, **91–2**
- Insurance Bureau of Canada (IBC), **7:46**, **60**; **8:18**; **11:85–7**; **12:21**; **19:14**, **22**

Organisations et institutions - Développement commercial et économique

- Agence de promotion économique du Canada atlantique (APECA), **13:35**, **43**, **50–1**, **96–7**, **99**
- Banque de développement du Canada (BDC), **5:50**; **6:35**; **14:31**, **39**
- Communauté économique européenne (CEE), **17:95**
- Conseil canadien du commerce de détail, **11:85**
- Conseil économique du Canada, **13:66**
- Coopération économique Asie-Pacifique (APEC), **7:20**
- Council of Economic Advisers, **18:24**
- Exportation et développement Canada (EDC), **6:35**
- Fédération canadienne de l'entreprise indépendante (FCEI), **2:24**; **7:41**, **49**, **58–9**; **11:84**, **86**; **17:36–7**, **41**, **43**
- Fonds monétaire international (FMI), **1:32**; **6:33**, **40**; **11:33**, **57**; **12:71**
- Groupe des huit (G-8), **11:60**; **17:9**
- Groupe des sept (G-7), **10:73**; **11:33**, **57**, **60**; **13:11**
- Groupe des vingt (G-20), **2:9–10**, **18**
- Institut d'insolvabilité du Canada, L' (IIC), **19:62**, **72**
- International Insolvency Institute (III), **19:61–2**
- Marmon Group, The, **10:9**
- National Association for Business Economics (NABE), **11:37**
- Organisation de coopération et de développement économiques (OCDE), **1:32**; **2:36**, **45**, **50–1**; **3:15**; **7:20**; **12:75**; **13:10**, **19**, **33**, **92–3**, **97**, **100**; **14:62**, **78**; **16:73**; **17:7**, **11**, **19**, **56**, **60**, **62**, **70**, **72–4**, **81**; **18:29**
- Organisation internationale de normalisation (ISO), **8:27–8**, **41–2**; **12:75**
- Organisation mondiale du commerce (OMC), **2:28**; **9:10**; **11:49**; **13:100**
- Social and Enterprise Development Innovations (SEDI), **4:65–6**, **72**; **6:9**

Organisations et institutions - Divertissement

- Cinar, **14:20**
- Conseil des Arts du Canada (CAC), **3:32**
- Conseil pour le monde des affaires et des arts du Canada, **3:32**, **45**
- Livent, **12:42**
- Ministère du Patrimoine canadien, **3:34**

Organisations et institutions - Éducation et recherche

- ABC Canada, **6:25**
- ABIKA, **7:21**
- Alliance canadienne des associations étudiantes (ACAE), **4:82**, **88–9**
- Association canadienne des professeures et professeurs d'université (ACPPU), **4:63**, **84**
- Association canadienne d'études fiscales, L' (ACEF), **16:8**
- Atlantic Institute for Market Studies (AIMS), **13:34**, **43**, **96**
- Canada West Foundation, **3:46**
- Capital Markets Institute. *Voir* Université de Toronto
- Carrefour des consommateurs, **12:74**
- Carswell, **15:13**
- Centre d'étude des niveaux de vie, **13:38**, **45**
- Centre pour la défense de l'intérêt public (CDIP), **5:75**; **6:8**; **7:29**; **11:63**, **71**; **18:55**, **58**, **72**
- Collège Frontière, **6:25**
- Conference Board du Canada, Le (CBC), **13:83**, **88**; **17:33**, **40–1**, **49**, **76**; **18:8**

Organizations and institutions – Insurance – *Cont'd*

- Insurance Corporation of British Columbia (ICBC), **19:33**
 International Association of Insurance Supervisors (IAIS), **19:16**, 25, 37, 42–3
Lloyd's, **19:23**
 Manitoba Public Insurance Corporation (MPIC), **19:33**
Manulife Financial, **7:68–9; 19:37**, 45
Munich Reinsurance Company, **19:17**, 30–1, 39, 48–9
Property and Casualty Insurance Compensation Corporation (PACICC)
 Collaboration, **6:29; 12:14**
 Liquidations and failures (claims/indemnifications), **12:8–12**, 14–24
 Mandate and governance, **12:8–11**, 13, 15–17, 21, 24–5
 Members, **12:9–10**, 12, 15, 17–20, 24–5
Reinsurance Research Council of Canada (RRC), **19:22**, 26
RGA Reinsurance Company, **19:39**, 49
Royal & Sun Alliance Insurance Company of Canada, **19:34**
Standard Life, **10:75; 19:45**
Sun Life, **10:83; 19:45**

Organizations and institutions - International relations and immigration

- Citizenship and Immigration Canada (CIC)*, **17:32**
Department of Foreign Affairs, **2:43–7**, 49
U.S. Department of State (United States), **2:45**

Organizations and institutions - Justice

- Attorney General of Canada*, **5:45; 6:48; 14:67**
Attorneys General of the provinces, **5:33; 14:48**, 67
Canadian Bar Association (CBA), **3:35; 5:56–8**, 62–3; **15:14–15; 19:61**, 72
Department of Justice Canada, **5:21–2**, 27–9, 60; **9:9**; **13:103–4**, 110, 113; **14:69**, 80; **15:14**; **18:66**, 69–70; **19:113**
Office of the Attorney General (State of New York), **1:30–1**; **6:13**, 25, 56; **8:50**; **10:51**, 63, 78–81; **12:40**, 78; **13:112**; **14:45**; **19:15**, 21
Stikeman Elliott, **19:71**, 86
Supreme Court of Canada, **5:24**, 31, 35, 39, 41, 57, 63–4; **7:20**; **10:67**; **15:15–16**
Uniform Law Conference of Canada (ULCC), **5:24**, 29, 32, 54, 58, 60, 64; **12:44**

Organizations and institutions - Natural resources and environment

- Ducks Unlimited Canada (DUC)*, **4:28–30**, 35–7
Federal Appraisal Review Panel (Environment Canada), **4:33**
Natural Resources Canada, **12:73**
Nature Conservancy of Canada (NCC), **4:29–30**, 35–6

Organizations and institutions - Ombudsman services and arbitrators

- ADR Institute of Canada (ADR Canada)*, **8:44**, 53
Barreau du Québec, **8:44**, 53
Canadian Life and Health Insurance OmbudService (CLHIO)
 Business practices, standards, **8:69–73**; **12:56–7**
 Conciliation service, **8:21**, 63–8, 70–3, 75–7
 Resources, affiliations, **8:6–7**, 69, 74, 76; **11:68**; **12:53**, 62–3; **16:58**
Centre for the Financial Services OmbudsNetwork (CFSN)
 Consumer assistance, **1:24–5**; **7:57**; **8:6–8**, 10–15, 17–22, 29, 34, 39, 73, 77; **10:47**; **12:55**, 69, 74

Organisations et institutions - Éducation et recherche -- *Suite*

- Conseil canadien de développement social (CCDS)*, **4:84–5**
Conseil national de recherches du Canada (CNRC), **13:41**
CSCA. Voir Université Ryerson (Centre for the Study of Commercial Activity)
Environics Research Group, **18:72**
Fédération canadienne des étudiantes et étudiants (FCEE), **4:84**
Fédération des enseignantes et des enseignants de l'Ontario (FEO), **16:81**
Fédération étudiante universitaire du Québec (FEUQ), **4:85**
Fondation canadienne des bourses d'études (La Fondation), **4:68**
Fraser Institute, **3:46; 17:43**
Global Entrepreneurship Monitor, **17:38**
Groupe de travail sur l'avenir du secteur des services financiers canadien (Groupe de travail MacKay), **1:22–3**, 26, 28; **6:7**; **7:37**
Institut canadien de recherches avancées (ICRA), **3:46**
Institut C.D. Howe, **3:45; 4:85; 11:76–7**; **13:33**, 91–2, 100; **16:36**; **17:29**, 35, 41
Institute for Competitiveness and Prosperity, **13:16–18**
Investor Economics, **14:31**
Ipsos Reid (Ipsos Canada), **18:58**, 65
New America Foundation, **17:56**
Passerelle d'information pour le consommateur canadien, **12:74**
Projet de recherche sur les politiques (PRP), **17:13**, 22, 30–1
Quicklaw, LexisNexis, **15:13**
Réseau VotreArgent, **11:65**
Rotman School of Management. Voir Université de Toronto Strategic Counsel, **11:79**
Université Carleton, **4:89**
Université de l'Île-du-Prince-Édouard, **13:98**
Université de Montréal, **14:15**
Université de Saskatchewan, **4:71**
Université de Stanford, **13:42**
Université de Toronto, **3:36**, 38; **13:49**, 57, 90, 99; **16:77**
Université de Waterloo, **13:42**
Université d'Ottawa, **14:54**
Université du Québec à Montréal (UQAM), **13:101**
Université McGill, **3:59**
Université Queen's, **4:71**
Université Ryerson (Centre for the Study of Commercial Activity), **11:81–2**
Université Saint Mary's, **3:60**
Université Simon Fraser, **4:29**
Université Western Ontario, **4:71**

Organisations et institutions - Famille et habitation

- Association de résidences de la rivière Rideau*, **4:89**
Fédération des associations de familles monoparentales et recomposées du Québec (FAFMRQ), **4:81**
Institut Vanier de la famille, L', **5:79**
Low-Income Families Together (LIFT), **4:85**
Société canadienne d'hypothèques et de logement (SCHL), **6:35**

Organisations et institutions - Finance et investissements

- Alternative Investment Management Association (AIMA)*, **14:10**, 16, 19, 25, 33, 38–9
A.M. Best Company, **19:45**

Organizations and institutions - Ombudsman services and Arbitrators – *Cont'd*

Centre for the Financial Services OmbudsNetwork (CFSN)
– *Cont'd*
Creation, member organizations, **1:27; 6:14; 8:43, 45, 59, 74; 12:35; 16:48**
Governance, budget, funding, **1:24; 8:7–9, 14, 17–19, 26, 53; 11:68; 12:53, 63**
Public awareness and education, **8:5, 7–9, 15–17, 22–3; 12:35–6**
Redress standards, **1:24; 8:6, 10, 12, 20, 27–9, 49; 12:63; 16:44**
Consumer Assistance Centre (CAC), **8:71**
General Insurance OmbudService (GIO)
Documentation to be supplied to Senate Committee, **8:52, 58–9**
Management, policies, **8:43–4, 46–9, 53–8, 60–1**
Regional data, **8:48, 53–4, 77**
Role, **1:31; 8:6–7, 43, 45–6, 49–51, 56–7, 59, 61–2; 11:68; 12:62–3**
Ombudsman for Banking Services and Investments (OBSI)
Collaboration, membership, **8:26–8, 35, 39, 58; 12:62; 14:42; 16:48, 58**
Complaints resolution, **1:25; 8:6–7, 11, 25, 29–30, 32–4, 36–40; 10:42–7; 12:27; 16:51, 53–5, 57**
Mandate, governance, **8:23–8, 30–2, 35–7, 40; 11:64, 68–70; 14:53; 16:44–50, 52, 54, 57**
Statistics, reports, **8:33–5, 37, 77; 16:43**

Organizations and institutions - Politics

Bloc Québécois, **4:81, 94**
Canada-United States Inter-Parliamentary Group, **19:102**
Conservative Party, **19:57, 89**
Liberal Party of Canada, **19:63, 85, 104, 107, 109**
New Democratic Party (NDP), **4:94; 19:107**

Organizations and institutions - Public administration

City of Montréal, **14:15**
Privy Council Office (PCO), **17:13, 17, 25, 30–2**
Public Works and Government Services Canada (PWGSC), **6:7; 19:114**
Treasury Board of Canada Secretariat, **7:15; 13:103–4; 14:70; 16:24; 18:19**

Organizations and institutions - Religious associations

Anglican Church, **12:43–4, 49–50**
Arctic Diocese, **12:45**
Canadian Council of Christian Charities, **3:66, 71–3**
General Synod of the Anglican Church of Canada, **12:44–6, 49**

Organizations and institutions - Security

Ad Hoc Committee of Ministers on Public Security and Anti-Terrorism (Foreign Affairs Canada), **2:22**
Canadian Security Intelligence Service (CSIS), **13:107**
Department of Homeland Security (DHS), **2:22**
Federal Bureau of Investigation (FBI), **13:107**
Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), **6:43, 45–6**
Interpol, **13:107**
Organization for Security and Co-operation in Europe (OSCE), **2:47–8**

Organisations et institutions - Finance et investissements

-- *Suite*
Association canadienne des courtiers de fonds mutuels (ACCFM), **8:18, 24; 10:44–7, 54, 62; 12:29, 34, 41; 14:34, 42–3, 52, 62; 16:44, 52**
Association canadienne des courtiers en valeurs mobilières (ACCOVAM), **8:18, 24, 32; 10:42–4, 46, 50–3, 55, 58, 60, 62, 64–5, 77, 82; 12:29, 34, 41, 82; 13:112; 14:9, 21, 24, 28–30, 33, 35–40, 42–3, 52, 54, 62; 16:44, 47, 52, 77, 82**
Association canadienne des fonds de revenu (ACFR), **16:29, 31–3**
Association des biens immobiliers du Canada, **16:58, 63, 65**
Association internationale des assureurs-dépôts (AIAD), **6:33**
Association internationale des fonds d'investissement (AIFI), **10:48**
Association pour la protection des petits investisseurs, **10:49, 72; 14:42**
Autorité des marchés financiers (AMF), **6:29; 7:62, 70, 73; 8:26, 45; 10:43, 54; 11:98; 14:51; 16:49**
Autorités canadiennes en valeurs mobilières (ACVM), **10:46–7, 77; 14:31–3, 35, 38, 46**
A&W Revenue Royalties Income Fund, **16:29–30**
Bourse de Toronto (TSX), **5:68; 14:55, 57–9, 63–4, 68; 16:10, 30–1, 63, 79; 18:13; 19:21**
Bureau des services financiers du Québec. *Voir* Autorité des marchés financiers (AMF)
Caisse de dépôt et placement du Québec, **6:37**
Canadian Oil Sands Trust, **16:29–30, 35, 83**
Capital Realty, **16:65**
Centre du commerce international (CCI), **13:81**
CI Financial Corp., **16:28**
CIT Canada, **5:62**
Clean Power Income Fund, **16:29, 31**
Comité consultatif supérieur (CCS), **1:21–2, 30**
Comité de personnes averties (CPA). *Voir* Comité pour examiner la structure de la réglementation des valeurs mobilières au Canada
Comité de surveillance des institutions financières (CSIF), **1:22; 6:46**
Comité pour examiner la structure de la réglementation des valeurs mobilières au Canada, **1:36; 12:42, 71, 75**
Commission des services financiers de l'Ontario (CSFO), **1:31; 6:10; 8:17, 49, 55; 11:87**
Commission des valeurs mobilières de la Colombie-Britannique (BCSC), **10:82; 13:105, 107; 14:76**
Commission des valeurs mobilières de l'Alberta (ASC), **12:29**
Commission des valeurs mobilières de l'Ontario (CVMO), **1:36; 10:47, 59, 62, 64, 80, 83–4; 12:29; 13:105, 107, 111; 14:28, 31, 38, 41–55, 59–60, 63–5, 67, 70, 73, 75–6, 78**
Commission des valeurs mobilières du Québec. *Voir* Autorité des marchés financiers (AMF)
Concentra Financial, **10:36**
Conseil provincial/territorial des ministres responsables de la réglementation des valeurs mobilières, **10:72–3**
Co-operative Trust Company of Canada. *Voir* Concentra Financial
Enron, **10:63; 12:42, 76; 13:103, 107; 14:55, 58, 66, 69; 18:19**
Fairfax Financial Holdings, **19:21**
Federal Deposit Insurance Corporation, **6:46**
Financial Services Authority (FSA), **6:51; 10:47, 70; 19:44**

Organizations and institutions – Security – *Cont'd*

Organized Crime Agency of British Columbia (OCABC), **13:105; 14:75**
 PhoneBusters, **7:17; 14:70**, 74, 77–8
 Royal Canadian Mounted Police (RCMP)
 Collaboration, **6:72; 12:41, 43; 13:103–4**, 107, 111; **14:46**, 60–1
 Complaints and investigations, **12:40**, 43; **13:102**, 104, 106; **14:47–8**, 60–1, 72, 75–7, 81; **16:49**
 Governance and mandate, **6:43; 13:104**, 108, 111; **14:67**, 69, 79
 Integrated Market Enforcement Team (IMET), **12:43**, 76–7, 83; **13:103–13; 14:46–7**, 61, 67, 69–76, 78–9
 Sûreté du Québec, **13:105**
 United Nations Organization (UNO), **2:38**, 43, 48; **13:21–3**, 102; **17:58**
 Vancouver Police Department (VPD), **13:105**, 107

Organizations and institutions - Statistics

Bureau of Labor Statistics (Department of Labor), **13:68**
 Canadian Institute of Actuaries (CIA), **19:16**, 20, 26–7, 34–5, 39–44, 47–8
 Office of the Chief Actuary (OCA), Office of the Superintendent of Financial Institutions of Canada (OSFI), **17:59**
 Statistics Canada, **3:24**, 62; **4:47**, 73, 81–2; **7:45**, 47, 50; **11:51**, 63, 72, 75; **13:26**, 34, 40, 55–6, 59, 64–5, 84–5, 89–90, 98, 111; **14:72**; **17:9**, 15–16, 30, 32, 41, 74

Organizations and institutions - Transport and delivery

Canada Post Corporation, **6:72**
 CN, **13:57; 14:66**
 CP, **14:66**
 Transport Canada, **12:73**

Organizations and institutions - Work and retirement

Canadian Association for the Fifty-Plus, **6:29**
 Canadian Association of Pension Supervisory Authorities (CAPSA), **6:52**
 Canadian Association of Retired Persons (CARP), **6:32**; **10:49**, 72–3
 Canadian Pension Plan (CPP) Investment Board. *See* Fund management **Under Retirement and income plans**
 Fédération de l'Âge d'Or du Québec (FADOQ), **17:54**
 Fédération des travailleurs et travailleuses du Québec (FTQ), **13:24**
 Human Resources and Skills Development Canada (HRSDC), **12:66; 17:23**, 29
 Quebec Pension Board. *See* Régie des rentes du Québec (RRQ)
 Régie des rentes du Québec (RRQ), **12:58**

Patents

Compulsory pharmaceutical licensing, **9:9–10**
 Legal standards, court decisions, **9:6–8**, 10, 12
 Payments and fees, **9:6–8**, 11–12
 Policies and rules, **9:6**, 11–12
 Validity, **9:7–8**, 12

Payday loan companies. *See* Alternative financing

Organisations et institutions - Finance et investissements

-- *Suite*
 Financial Stability Forum (FSF), **6:33**
 Fonds canadien de protection des épargnantes (FCPE), **6:29**
 Fonds de solidarité FTQ, **13:24**
 FundSERV, **14:25**
 GE Capital (Canada), **5:62**
 Goldman Sachs, **14:26–7**
 Groupe conjoint d'organismes de surveillance des banques, des courtiers en valeurs mobilières et des sociétés d'assurances, **11:91**
 Groupe Investors, **10:63**
 Harvard Management Company, **14:17**
 Institut canadien des compagnies immobilières publiques et privées (ICCIPI). *Voir* Association des biens immobiliers du Canada
 Institut des fonds d'investissement du Canada (IFIC), **8:18**, 24; **10:46–8**, 72; **16:44**, 52
 International Swaps and Derivatives Association, Inc. (ISDA), **19:72**
 KPMG, **5:39; 8:36**
 Lancer Group, **14:15**, 20
 Long Term Capital Management, **14:19**
 Ministère des Finances (Ontario), **10:13**
 Morgan Stanley, **14:26–7**
 National Association of Real Estate Investment Trusts (NAREIT), **16:64**
 National Association of Securities Dealers (NASD), **14:38**
 New York Stock Exchange (NYSE), **10:9; 11:60**
 Norbourg, **16:49–51**
 Norshield Financial Group, **14:15**, 20, 28, 36
 Organisation internationale des commissions de valeurs (OICV), **10:54**
 Portus Alternative Asset Management, **14:15**, 28–9, 39–41
 PrimeWest Energy Trust, **16:29–30**, 40
 Société ontarienne d'assurance-dépôts (SOAD), **6:29**
 Standard & Poor's, **16:10**, 80; **19:45**
 Tokyo Stock Exchange (TSE), **14:26**
 U.S. Securities and Exchange Commission (SEC), **10:47**, 63; **12:40**; **13:107**, 112; **14:16**, 19, 38, 65, 79
 Yale University Investments Office, **14:17**

Organisations et institutions - Industrie et commerce de détail

Association minière du Canada, **14:59; 19:88**
 Bombardier, **14:15**
 Bre-X, **12:42; 14:55–9**, 63
 Budd Company, **13:72**
 Canadian Jewellers Association (CJA), **19:88**, 90, 98, 100–1
 Compagnie de la Baie d'Hudson/Zellers, **19:91**
 ConocoPhillips, **16:35**
 Corona Jewellery Company, **19:100**
 Diavik Diamond Mine, **19:89**, 91, 99
 Evanchick M. Ltd., **19:114–15**
 General Motors (GM), **17:17**
 Home Depot, **11:41; 17:54**
 Industrie Canada, **1:41**; **2:30**; **5:21**, 23, 27, 31–2, 75; **6:16**; **7:29**, 47; **8:21–2**, 60, 76–7; **10:13**; **12:37**, 72–7, 79, 83; **13:17**, 82, 94; **18:71**; **19:69–70**
 John Deere, **11:48**
 Linamar, **13:72**
 London Metal Exchange (LME), **19:116**

Payment clearing and settlement system

National system

Legislative measures (payment system), **11:79; 18:38**, , 42–3

National system – *Cont'd*

Payment systems (U.S. and international), **11:39; 12:27**, 32, 70; **18:43–5**, 48–9, 52, 57–8

Security, **2:21; 7:35; 11:78–80; 12:31–2**, 81; **18:36–7**, 43, 46, 48, 50, 52, 55, 59, 61, 64

Payment instruments

Credit cards. *See* Credit cards *Under* Credit arrangements *Under* Credit

Debit cards, e-money (pre-authorized payments), **7:35**, 39; **11:71**, 77–80, 84; **12:26**, 31, 35, 69, 74, 80–2; **16:56**; **18:37**, 48, 51–4, 63–5, 68

Government cheques, **12:32; 16:55; 18:37**, 45, 48, 50, 55, 59, 65

Payment process

Compensation (exchange), **11:43**, 71, 76–7, 79; **12:32**, 69–70, 82; **16:55–7**; **18:34–40**, 42–60, 62, 64–5

Innovation, **11:80; 12:31**, 70, 80–2; **18:38**, 43–5, 51–2, 55–7, 59–61

Regulations, **18:38**, 42–3, 45–7, 49, 51–3

Risk evaluation, **18:38**, 47–8, 50, 55–6, 59

Post-secondary education. *See also* Education savings plan

Accessibility and costs, **4:54**, 61, 63–5, 68–9, 71, 73–6, 79–90, 92–3, 97; **17:45**, 65, 83; **19:68–9**

Drop-out rate and job perspectives, **4:68**, 73, 75, 80–1, 88; **17:15**, 45, 50

Federal-provincial partnerships, **4:51**, 61, 67, 88, 94–5

Financial assistance. *See also* Registered plans *Under*

Retirement and income plans

Canada Education Savings Grant Program (CESP) and provincial programs, **4:46**, 49, 51–7, 59, 63–7, 71, 74–5, 81–3, 85, 93–5

Canada Learning Bond (CLB), **4:47–9**, 51, 53–61, 63, 65–7, 70–1, 81, 83–6, 90, 95

Canada Student Loans Program (CSLP), **4:46**, 85

Grants, funding, loans, **4:64**, 66, 68, 71–4, 79, 81–91, 93–6; **17:44; 19:68–9**

Part-time studies, **4:50**, 67, 78

Promotion and awareness, **4:50**, 52, 54–6, 67, 69

Primary insurance sector. *See also* Reinsurance sector

Consumer protection, **12:9**, 17, 22–3, 51–3, 55–6, 63–5, 68

Insurance agents and policies

Canadian companies (national and international), **19:13–14**, 16, 20–1, 26–8, 30–1, 33, 35–6, 44–6

Contracts, policies, **7:44**, 57; **8:15–16**, 21, 50–2, 58, 61, 64, 73–5; **10:68–9**, 75, 79; **11:89–90**, 96–7; **12:23**, 63; **19:18–19**, 28–9, 38, 49

Coverage, claims, **7:25**, 44, 61–3, 65–6, 71–2; **8:21**, 40, 44–5, 48–9, 61–2, 64–6, 74; **10:68; 11:86–9**, 94–5, 97–102; **12:10**, 21–2, 51–2, 54–64, 66; **19:14–15**, 18, 27–9, 31, 38–40, 43

Insurance premiums, **6:74**; **7:44–6**, 52–3, 56, 64, 66–7, 72; **8:15**, 45, 49–50, 60, 62, 74; **10:69–70**, 77, 80; **11:86–7**, 89–90, 94–5, 99–101; **12:11**, 18, 21, 64–5; **19:18**, 21, 29, 34, 37–9, 43–6

Loss recovery, risk management, **8:50–1**, 61; **11:97**, 99; **19:13**, 15, 18–24, 26–34, 37, 46

Organisations et institutions - Industrie et commerce de

Détail -- Suite

Magna International, **13:72**

Mine Giant, **19:91**

Ministère de la Consommation et des Affaires commerciales Canada. *Voir* Industrie Canada

Office de la propriété intellectuelle du Canada (OPIC), **9:6**, 8, 10

Pétrolière Impériale, **14:25; 16:35**

SNC-Lavalin, **16:40**

Syncrude, **16:30**, 35

Travailleurs et travailleuses canadien(ne)s de l'automobile (TCA), **13:61**, 73

Walmart, **11:41; 19:91**

Woodbridge Group, **13:72**

World Jewellery Confederation, **19:89**

YBM Magnex International, **12:42**

Organisations et institutions - Justice

Association du Barreau canadien (ABC), **3:35; 5:56–8**, 62–3; **15:14; 19:61**, 72

Conférence pour l'harmonisation des lois au Canada, **5:24**, 29, 32–3, 54, 58, 60, 64; **12:44**

Cour suprême du Canada, **5:24**, 31, 35, 39, 41, 57, 63–4; **7:20; 10:67; 15:15–16**

Ministère de la Justice Canada, **5:21–2**, 27–9, 60; **9:9**; **13:103–4**, 110, 113; **14:69**, 80; **15:14; 18:66**, 69–70; **19:113**

Office of the Attorney General (State of New York), **1:30–1**; **6:13**, 25, 56; **8:50; 10:51**, 63, 78–81; **12:40**, 78; **13:112**; **14:45; 19:15**, 21

Procureur général du Canada, **5:45; 6:48; 14:67**

Procureurs généraux des provinces, **5:33; 14:48**, 67

Stikeman Elliott, **19:72**, 86

Organisations et institutions - Opérations bancaires et de prêt

ABN AMRO, **11:53**

Assiniboine Credit Union, **10:37**, 39

Association canadienne des fournisseurs de services financiers communautaires. *Voir* Association canadienne des prêteurs sur salaire (ACPS)

Association canadienne des prêteurs sur salaire (ACPS), **5:51**, 65–8, 71–5, 77–9; **6:11**, 63; **8:14; 18:63–70**, 72–3

Association des banquiers canadiens (ABC), **5:10**, 44, 46–7, 49, 55–7, 60, 62, 64, 72; **6:23; 7:10**, 60; **8:18**, 48; **10:37**; **11:42**, 62, 65–8, 70, 73, 82; **18:35**, 37, 39, 51–2; **19:61**, 71, 78–80

ATB Financial, **11:67**

Banque Canadian Tire, **11:67**

Banque canadienne de l'Ouest, **6:37**

Banque Canadienne Impériale de Commerce (CIBC), **7:11–12; 16:37**

Banque Citizens, **11:53**

Banque d'Angleterre, **2:25; 18:17**

Banque de Chine, **2:17**

Banque de France, **13:54**

Banque de la Colombie-Britannique, **6:37**

Banque de Montréal (BMO), **2:14; 4:83; 5:46; 10:53; 11:47**

Banque des règlements internationaux (BRI), **1:32; 2:22**, 29

Banque Laurentienne du Canada, **18:54**

Banque mondiale, **1:32; 16:68; 18:29**

Primary insurance sector – *Cont'd*

Life insurance class and subclasses

Life insurance, **1:36**, 47; **3:37–8**; **6:16**, 49; **7:24**, 61–2, 65–8, 71–2; **8:9**, 40, 63–5, 73–5; **10:35**, 67–71, 74–6, 78–80, 83; **11:63**, 70; **12:16**, 19, 51–7, 60–1; **16:63**; **19:19**, 25, 27–9, 33–9

Mutual and demutualized companies, **7:68–9**; **10:69–70**, 74–6; **12:65**; **19:45–6**

Par accounts (par funds), guaranteed investment contracts (GIC), **10:69–71**, 75–6; **12:65**; **16:79**

Subclasses (term, health, disability, annuities/segregated funds), **7:61**; **8:10**, 20–1, 40, 63–4, 69, 75; **11:70**; **12:51–2**, 56–61, 66; **16:58**; **19:19**, 35

Non-life insurance class

Automobile insurance, **8:15**, 43, 45, 49, 51, 61, 75; **11:86–7**, 90, 94–5, 99, 101; **12:8–10**; **19:29**, 31–2, 38, 50

Commercial insurance. *See also* Business insurance *Under Banking, insurance services Under Small and medium-sized enterprises*

Liability insurance, **12:10**; **19:29**, 31

Property and casualty insurance, **1:31**; **6:40**, 56; **7:44**, 47–8, 57; **8:9–10**, 16, 20, 43–4, 51–2, 61; **10:35**; **11:70**, 86–91, 93–100, 102; **12:8–10**, 16, 19–20; **19:14**, 16, 22–5, 27–9, 31–2, 38–9, 50

Travel insurance, **8:40**, 65–6; **12:56–7**, 61

Regulatory framework

Actuaries, **19:20–1**, 26–7, 32–5, 37, 39–45, 47–8, 50 Disclosure and clarity requirements (contracts), **7:70**; **8:65–7**; **10:68–71**, 74, 78; **11:88**, 91–2, 96, 98–9; **12:22**, 60–2, 68–9, 72, 81; **19:23**, 45, 47

Legislation, **1:20**, 30–1, 36; **6:14**, 41, 57, 73–4; **7:24**, 61–8, 71–3; **8:16–17**, 40, 44–5, 47–9, 51, 65, 72–3, 75; **10:68**, 81; **11:86**, 89–92, 94–103; **12:8–9**, 11–15, 20, 24, 52–4, 76; **19:23**, 28, 32

Licensing, brokers, **19:21**, 32, 34, 36, 46, 50

Moral risk, **12:18–19**, 21

Real estate

Housing costs, **17:71–2**, 92; **18:19**, 25, 28

Mortgage loan and down payment, **17:72**; **18:19**, 21

Property tax, **4:36**; **17:71–2**

Real property services, **5:56**

Redress. *See also* Banking, insurance services Under Small and medium-sized enterprises

Complaint resolution

Assessment, **8:9**, 12–13, 16, 18–19, 21–2, 26–7, 46–7, 49–50, 54–5, 59–61, 66–8, 70, 72–7; **10:81**; **12:36**, 62, 69; **14:42**; **16:44–5**, 47, 49–50, 55

Costs assumed by consumers and institutions, **8:30–1**, 37, 62; **16:45**

Global perspective, **8:18**, 27–8; **10:49**; **12:41**; **14:53**, 70–1; **16:47–8**

Proposals (improvements), **8:16**, 19, 23–5, 42, 55, 60–1, 68, 76–7; **11:71**; **12:35**, 68–9; **14:41**, 43–4, 49–51, 67, 71, 79; **16:49**

Courts

Criminal justice, **6:69**, 72; **10:43**; **13:107**, 109; **14:46–50**

Litigation, lawsuits, **5:28**, 30; **6:60**; **7:12**, 16, 24, 68, 70;

8:29, 38, 65, 67, 73; **10:58**, 69, 71, 81; **12:34**, 39; **14:38**;

15:16–17; **16:45–7**, 50

Organisations et institutions - Opérations bancaires et de prêt

-- Suite

Banque Royale du Canada (RBC), **5:42**; **6:61**; **7:36**; **10:9**, 17–18, 38; **11:53**, 60; **12:30**, 39; **13:24**; **14:26**; **16:22–4**, 37; **18:60–1**

Banque Scotia, **16:37**

Banque TD, **3:59**; **4:83**

Barclay's, **18:52**

Canada Trust, **7:47**

Centrale des caisses de crédit du Canada, **10:31–41**

Chase Manhattan Bank, **5:16**, 51, 55

Chemical Bank, **10:9**

Comité de Bâle sur le contrôle bancaire, **7:7–8**, 68; **18:20**

Federal Reserve Board, **2:10**, 29; **6:46**, 48, 51; **11:37**; **13:27**, 100, 112; **14:18**; **16:33**; **18:5**, 12, 23–4

HSBC, **7:55**; **10:40–1**; **11:84**

ING, **7:56**; **11:53**, 67, 84, 97

Instaloans, **5:68**

Marché parallèle du crédit à la consommation (MPCC), **5:22**

Money Mart, **5:12**, 68, 78; **8:14**; **10:39–40**; **11:42**, 80; **12:78**; **16:55**; **18:64–5**, 67–9, 74

Mouvement Desjardins, **5:34**, 40–2; **8:18**, 37; **10:35**; **11:53**, 68, 72, 77–8; **12:26**, 30; **14:31**, 39–40

NatWest, **11:53**

Norbanque, **6:37**

Office of the Comptroller of the Currency, **6:51**

PayMax, **5:79**; **10:39**

Rentcash Inc., **5:68**, 78

Royal Bank of Scotland (RBS), **11:53**

Roynat, **13:24**

Vancity Savings Credit Union, **10:39**

Organisations et institutions - Politique

Bloc Québécois, **4:81**, 94

Groupe interparlementaire Canada - États-Unis, **19:102**

Nouveau Parti démocratique (NPD), **4:94**; **19:107**

Parti conservateur, **19:57**, 89

Parti libéral du Canada, **19:63**, 85, 104, 107, 109

Organisations et institutions - Relations internationales et immigration

Citoyenneté et Immigration Canada (CIC), **17:32**

Ministère des Affaires étrangères, **2:43–7**, 49

U.S. Department of State (États-Unis), **2:45**

Organisations et institutions - Ressources naturelles et environnement

Canards Illimités Canada (CIC), **4:28–30**, 35–7

Comité d'examen des évaluations (Environnement Canada), **4:33**

Conservation de la nature Canada (CNC), **4:29–30**, 35–6

Ressources naturelles Canada, **12:73**

Organisations et institutions - Santé

Alliance universelle des unions chrétiennes de jeunes gens (UCJG), **3:40**

Ambulance Saint-Jean, **3:41**

Association canadienne du diabète (ACD), **3:51**

Campbell Family Cancer Research Institute. *Voir* Hôpital Princess Margaret

Centre de soins de santé IWK, **4:55**

Redress – *Cont'd***Courts – *Cont'd***

Procedures, **1:25; 6:66, 68, 70, 76; 7:10–11, 15, 19–20; 8:32, 36; 10:55–6, 76; 11:69; 12:19–20, 59–60; 14:43, 53–4, 64; 16:54; 18:57, 68–9**

Wage claims, bankruptcy, **19:52–3, 55, 72, 74–6, 85**

Ombudsman services

Governance, budget, **8:23–4, 26–8, 30–1, 35–7, 40–4, 46–8, 52–7, 63–4, 69, 72; 11:88; 16:44, 46–9, 51–2**
Membership (financial institutions/businesses), **8:24, 26, 30–1, 44, 47–8, 53–7, 67–9; 16:44–5, 47, 49–50, 52, 55**
Public awareness, redress model, **1:25; 8:7, 11–12, 21, 23–35, 37–41, 43–51, 54, 56–61, 63–77; 10:47, 60; 11:69, 88; 12:59; 16:45–55, 57–8**

Remedial action

Commission Tribunal, Competition Tribunal, **6:58; 7:30; 11:73; 14:48–51**
Compensation (settlements), **7:13, 16–17; 8:19, 29, 33–6; 10:43–4, 47, 54, 56, 63–4, 69; 12:32, 40, 60; 14:54; 16:50, 54**
Prosecution at provincial level (Crown Prosecutors), **14:46, 48–50, 61, 67, 79–80; 15:16**

Resolutions by industry sector

Banks, **1:24–5; 6:14; 7:10, 12; 8:8–12, 16, 22, 24, 26, 28–30, 32–9, 42, 48–9, 58; 11:62, 64–5, 68–70; 12:26–7, 31–3, 36, 62; 16:45–7, 49, 52, 56**
Cooperatives, **8:18, 24; 15:16**
Insurance, **1:24, 31; 8:9–10, 16–17, 20–1, 24, 43–8, 53, 57–9, 67–76; 11:70, 87, 89–90, 101; 12:9, 11, 54–6, 59, 62; 16:58**
Investment, **1:24–5; 8:20, 22, 24–6, 29–38, 58; 10:42–5, 49–50, 54–6, 60, 81–2; 11:70; 12:29, 33, 40; 14:42–4, 51–4, 57–8, 60–3, 74, 77–9; 16:45–6, 50–2, 58**
Unspecified sector, **1:29; 7:32; 8:6, 9, 15, 19, 22–3, 29; 12:73; 18:69**

Reinsurance sector. *See also Primary insurance sector***Contracts**

Fees, commissions, **19:18, 22, 26, 40, 46**
Finite reinsurance, **19:14–20, 22, 25–6, 31–5, 38, 42–3, 46–8**
Natural disasters, **19:14–15, 21–3, 28, 30–2**
Premiums, **19:15, 24–5, 29, 34**
Products (contracts, coverage), agreements, **19:13, 15–30, 32–5, 39, 41, 48–9**

Life reinsurance/reinsurers, **19:18–19, 39, 49**

Non-life reinsurance/reinsurers, **19:18, 29, 33**

Regulatory framework

Actuaries, **19:26, 32, 39–43, 48**
Foreign models, **19:14–15, 26, 40**
Licensing, **19:24, 30–1, 34**
Regulating authority, legislation (jurisdiction), **19:15, 24–5, 30, 41, 43–4, 47**

Reinsurers and retrocessionaires

Analysts, **19:27, 33–4**
Canadian companies, **19:14, 16–17, 20–4, 30–2, 36, 39, 49–50**
Foreign and international companies, **19:15, 17, 19, 30, 32, 37**
Management, communication, risk transfer (cancel), **19:26–7, 29–30, 33–6, 40–3, 47–8**
Retrocession, **19:30–1, 35, 48–9**

Organisations et institutions – Santé -- *Suite*

Coalition canadienne des organismes bénévoles en santé, **3:40, 42, 52**

Croix-Rouge canadienne, **3:51**

Fondation des maladies du cœur, **3:40–1, 51–2, 57**

Fondation lutte contre la cécité, **3:40**

Hôpital Princess Margaret, **3:27**

Hospital for Sick Children (SickKids), **3:47–8**

Infirmières de l'Ordre de Victoria du Canada (VON Canada), **3:41**

Instituts de recherche en santé du Canada (IRSC), **3:40, 42**

Ministère de la Santé (Saskatchewan), **10:21**

Ministère de la Santé et des Services sociaux (Québec), **12:58**

Santé Canada, **9:10, 12**

Société canadienne de la SLA, **3:40**

Société canadienne du cancer, **3:40**

Organisations et institutions - Sécurité

Centre d'analyse des opérations et déclarations financières du Canada (CANAFE), **6:43, 45–6**

Comité ministériel spécial chargé de la sécurité publique et de l'antiterrorisme (Affaires étrangères Canada), **2:22**

Department of Homeland Security (DHS), **2:22**

Federal Bureau of Investigation (FBI), **13:107**

Gendarmerie royale du Canada (GRC)

Collaboration, **6:72; 12:41, 43; 13:103–4, 107, 111; 14:46, 60–1**

Équipe intégrée de la police des marchés financiers (EIPM), **12:43, 76–7, 83; 13:103–13; 14:46–7, 61, 67, 69–76, 78–9**

Gouvernance et mandat, **6:43; 13:104, 108, 111; 14:67, 69, 79**

Plaintes et enquêtes, **12:40, 43; 13:102, 104, 106; 14:47–8, 60–1, 72, 75–7, 81; 16:49**

Interpol, **13:107**

Organisation des Nations Unies (ONU), **2:38, 43, 48; 13:21–3, 102; 17:58**

Organisation pour la sécurité et la coopération en Europe (OSCE), **2:47–8**

Organized Crime Agency of British Columbia (OCABC), **13:105; 14:75**

PhoneBusters, **7:17; 14:70, 74, 77–8**

Service canadien du renseignement de sécurité (SCRS), **13:107**

Sûreté du Québec, **13:105**

Vancouver Police Department (VPD), **13:105, 107**

Organisations et institutions - Services de conciliation et arbitres

Barreau du Québec, **8:44, 53**

Centre d'assistance aux consommateurs (CAC), **8:71**

Centre de réseau de conciliation des services financiers (CRCSF)

Aide aux consommateurs, **1:24–5; 7:57; 8:6–8, 10–15, 17–22, 29, 34, 39, 73, 77; 10:47; 12:55, 69, 74**

Création, membres, **1:27; 6:14; 8:43, 45, 59, 74; 12:35; 16:48**

Gouvernance, budget, financement, **1:24; 8:7–9, 14, 17–19, 26, 53; 11:68; 12:53, 63**

Normes de recours, **1:24; 8:6, 10, 12, 20, 27–9, 49; 12:63; 16:44**

Report, *Falling Behind: Answering the Wake-up Call - What Can Be Done to Improve Canada's Productivity Performance?*

Recommendations, 15R: iii–v E
Text, appendix, 15R: i–v, 1–42 E

Report (interim) *The Public Good and Private Funds: The Federal Tax Treatment of Charitable Giving by Individuals and Corporations* (Off-print)

Recommendations, 15–17
Text, i–iii, 1–21

Retirement and income plans. *See also Investments, types*

Fund management
CPP Investment Board, 6:38; 17:60
Foreign model, 17:25, 60
Insurance company annuity, 17:80
Pension funds, 6:42, 49–50; 14:12–14, 66; 16:49, 81; 17:14; 18:21–2; 19:52–3
Public and private pension plans
Canada Pension Plan (CPP), Old Age Security (OAS), 4:58; 6:38; 12:58–9; 13:31–2; 16:31; 17:12, 18, 22, 24–5, 28–9, 34–5, 40, 49, 52, 59–62, 75, 78–81, 83–4, 91, 93; 18:22
Employment-based pension plans, 4:77; 6:49, 52; 11:40–1; 12:58; 16:45; 17:18, 21, 29–31, 33, 60, 75, 89–91, 93
Guaranteed Income Supplement (GIS), 17:17, 22, 25, 29, 50, 52, 91
Pension plans (general), 17:11, 40, 50–3, 58, 64, 66, 74, 78, 81, 86–7, 89–92, 94–5; 19:54
Québec Pension Plan (QPP) (including disability), 12:58–9; 17:12, 25, 34–5, 40, 52, 60–1, 83–4
Registered plans. *See also Financial assistance Under Post-secondary education*
Registered education savings plan (RESP), 4:46, 48–60, 63–4, 67–72, 74, 77, 81–6, 92, 95; 6:35; 12:69; 19:77
Registered Pension Plans (RPP). *See Employment-based pension plans Under Public and private pension plans*
Registered retirement income funds (RRIF), 6:31, 35; 19:75, 77
Registered retirement savings plan (RRSP), 3:57–9, 67; 4:72; 6:28, 31–2, 35; 7:56; 8:65; 10:72; 11:70; 12:28, 69; 13:32; 16:12, 18, 31, 42, 67, 78; 17:50, 60–1, 80, 91; 18:16; 19:55, 75, 77–8
Regulatory framework, pension plans, 6:42, 50, 52; 19:77

Royal commissions

Commission of Inquiry into the Sponsorship Program and Advertising Activities (Gomery Commission), 16:80; 18:19
Royal Commission on Banking and Finance (Porter Commission), 11:36
Royal Commission on Price Spreads, 1:18

Small and medium-sized enterprises. *See also Economics, legal entities*

Banking, insurance services. *See also Redress*
Banking and insurance costs, 7:44–7, 49–52, 55, 57–8; 8:40; 11:71
Business insurance, 7:44–5, 47–8, 52–3, 56–7, 64; 8:43; 11:86–7, 89, 91; 12:8–9; 19:14, 21, 46
Complaints resolution, 8:24, 29, 35–6, 39; 11:70; 16:54–5

Organisations et institutions - Services de conciliation et Arbitres -- Suite

Sensibilisation du public et éducation, 8:5, 7–9, 15–17, 22–3; 12:35–6
Institut d'arbitrage et de médiation du Canada, 8:44, 53
Ombudsman des services bancaires et d'investissement (OSBI)
Mandat, gouvernance, 8:23–8, 30–2, 35–7, 40; 11:64, 68–70; 14:53; 16:44–50, 52, 54, 57
Partenariat, membres, 8:26–8, 35, 39, 58; 12:62; 14:42; 16:48, 58
Règlement des plaintes, 1:25; 8:6–7, 11, 25, 29–30, 32–4, 36–40; 10:43–7; 12:27; 16:51, 53–5, 57
Statistiques, rapports, 8:33–5, 37, 77; 16:43
Service de conciliation des assurances de personnes du Canada (SCAPC)
Pratiques commerciales, normes, 8:69–73; 12:56–7
Ressources, affiliations, 8:6–7, 69, 74, 76; 11:68; 12:53, 62–3; 16:58
Service de conciliation, 8:21, 63–8, 70–3, 75–7
Service de conciliation en assurance de dommages (SCAD)
Documentation à fournir au comité sénatorial, 8:52, 58–9
Données sur les régions, 8:48, 53–4, 77
Gestion, politiques, 8:43–4, 46–9, 53–8, 60–1
Rôle, 1:31; 8:6–7, 43, 45–6, 49–51, 56–7, 59, 61–2; 11:68; 12:62–3

Organisations et institutions - Statistiques

Bureau de l'actuaire en chef (BAC), Bureau du surintendant des institutions financières du Canada, 17:59
Bureau of Labor Statistics (Department of Labor), 13:68
Institut canadien des actuaires (ICA), 19:16, 20, 26–7, 34–5, 39–44, 47–8
Statistique Canada, 3:24, 62; 4:47, 73, 81–2; 7:45, 47, 50; 11:51, 63, 72, 75; 13:26, 34, 40, 55–6, 59, 64–5, 84–5, 89–90, 98, 111; 14:72; 17:9, 15–16, 30, 32, 41, 74

Organisations et institutions - Technologies de l'information

Association canadienne de la technologie de l'information (ACTI), 13:17
Capgemini, 11:64
Cisco, 11:38
Cognos, 14:54
Electronic Data Systems Corporation (EDS), 7:21
Hewlett-Packard, 3:34
Microsoft, 3:57; 13:56

Organisations et institutions - Transport et livraison

CN, 13:57; 14:66
CP, 14:66
Société canadienne des postes, 6:72
Transports Canada, 12:73

Organisations et institutions - Travail et retraite

Association canadienne des individus retraités, 6:32; 10:49, 72–3
Association canadienne des organismes de contrôle des régimes de retraite (ACOR), 6:52
Canadian Association for the Fifty-Plus, 6:29
Commission des pensions du Québec. *Voir Régie des rentes du Québec (RRQ)*
Fédération de l'Âge d'Or du Québec (FADOQ), 17:54

Small and medium-sized enterprises – *Cont'd*

- Business financing. *See also Alternative financing*
 Credit agreements, 1:26, 44–5; 2:23–4; 5:64; 6:15, 20, 53; 7:42–3, 45, 48–52, 54–6, 58–60; 8:39–40; 10:38; 11:48, 63, 74–6; 13:50; 14:15
 Government loans, 13:35, 43, 50–1, 96–7, 99; 17:38
 Owner/investor, 17:43
- Entrepreneurship
 Business taxation, 13:12, 17, 19–20, 34–5, 37, 63, 88; 19:94, 106–7, 110–16
 Economic development, 2:24; 3:53; 7:49–52, 54, 59; 13:13–17, 19, 21, 23–4, 28–9, 31, 36, 41, 44, 61, 63, 69, 72–4, 85, 91, 98, 101; 14:16–17, 62; 17:38, 54; 19:97, 100–1, 114, 116
 Succession, sale, bankruptcy, 17:36–8, 43–4, 54
 Regulations, legislation, 17:43; 19:63, 78–9, 85
 Revenues, 17:36, 38, 43; 19:115

Standing committees

- Standing Committee on Banking, Trade and Commerce, 4:90; 5:9, 22–3, 35, 41; 6:10; 9:7, 9; 11:65–7, 70–1, 81; 14:44; 15:16; 18:35; 19:44, 54, 57, 59, 65, 67, 69
 Standing Committee on Energy, the Environment and Natural Resources, 4:32, 37
 Standing Committee on Finance (FINA) (House of Commons), 2:31; 6:66; 11:65; 12:71; 18:8, 19, 26; 19:57, 60, 68, 88, 97–8, 103
 Standing Committee on Finance and Economic Affairs (SCFEA) (Ontario), 12:28–9, 39; 14:42–3, 51
 Standing Committee on Human Resources, Skills Development, Social Development and the Status of Persons with Disabilities (HUMA) (House of Commons), 4:49, 67, 80–1, 84, 90
 Standing Committee on Industry, Science and Technology (INST) (House of Commons), 9:9; 19:88
 Standing Committee on Justice and Human Rights (JUST) (House of Commons), 5:41
 Standing Committee on Natural Resources (House of Commons), 19:99
 Standing Joint Committee for the Scrutiny of Regulations, 19:81
 Standing Senate Committee on National Finance, 3:27; 7:28
 United States Senate Standing Committee on Finance, 2:53

Studies, reports, and other media

- Annual reports
Annual Report of the Commissioner of Competition, 2004 (Competition Bureau), 6:69–70
Annual Report, 2003 (Bank of Canada), 2:31; 11:40
Annual Report, 2003 (Canadian Life and Health Insurance Compensation Corporation), 7:66–7
Annual Report, 2003 (Ombudsman for Banking Services and Investments), 8:33
Annual Report, 2004 (Amnesty International), 2:31, 45
Annual Report, 2004 (Bank of Canada), 11:40
Annual Report, 2004 (Centre for the Financial Services OmbudsNetwork), 8:7, 15
Annual Report, 2004 (Ombudsman for Banking Services and Investments), 8:24; 16:43–4, 52
Annual Report 2004-2005 (Canadian Life and Health Insurance OmbudService), 8:71

Organisations et institutions - Travail et retraite -- *Suite*

- Fédération des travailleurs et travailleuses du Québec (FTQ), 13:24
 Office d'investissement du régime de pensions du Canada (RPC). *Voir* Gestion de fonds *Sous Régimes de retraite et de revenus*
 Régie des rentes du Québec (RRQ), 12:58
 Ressources humaines et développement des compétences Canada (RHDCC), 12:66; 17:23, 29

Organismes de bienfaisance et fondations. *Voir aussi***Organisations et institutions - Coopératives et organismes d'aide**

- Avantages fiscaux
 Coûts pour le gouvernement, 3:11, 16–17, 29–30, 33–8, 45, 50–1, 65, 71; 4:31, 39–41, 43–4
 Crédit d'impôt pour dons, 3:9–11, 16–17, 21–3, 25, 29–30, 34–7, 43, 49–52, 54, 56–7, 67–70, 72–3; 4:30, 32, 41–4
 Exonération/exemption d'impôt et de taxes, 3:9, 28, 33, 59, 67–8; 4:30–1, 35
 Gains en capital, imposition, 3:9–10, 15–17, 25–31, 33–9, 42–5, 48, 50, 52, 54, 67, 69, 73; 4:30–1, 35, 37–41
 Modifications au régime fiscal/mesures fiscales, 3:9–10, 16–17, 19, 23, 25–33, 35, 42–4, 47–52, 54, 57–8, 66–8, 70–1; 4:30–1, 35–6, 38–41, 43, 45

Contexte

- Attribution de désignation/nommage en lien avec les dons, 3:60–2
 Comparaison avec les États-Unis, 3:15, 30, 34, 36–8, 54; 4:39, 41–2
 Définition, 3:20–1, 25–6, 58, 69, 71
 Nombre, 3:8, 15, 19, 32, 62; 4:39
 Secteurs d'activité et mission, 3:8, 12, 23, 25, 32–3, 36, 40–1, 43, 46, 48–9, 51–2, 55–7, 59, 61–5, 69

Finances

- Actif et revenus, 3:8, 43–4, 46, 68
 Déclarations de revenu et états financiers, 3:19, 24–5
 Dépenses, 3:42, 55–6, 59–61
 Dons et commandites, 3:9–10, 12, 15–18, 20, 22–39, 41–5, 47–73; 4:30–2, 34–42, 44
 Subventions et prêts, 3:20–1, 25–6, 32, 44, 46–7, 53–4, 56, 59, 61, 65, 69

Outils informationnels et promotionnels, 3:13–14, 26–8**Réglementation**

- Activités politiques et campagnes publiques, 3:8–9, 21
 Dons reçus et reddition de comptes, 3:9, 42, 53–8, 61, 66; 4:39
 Enregistrement, 3:11–14, 20–1, 45, 53, 55
 Initiatives gouvernementales, 3:13–14, 19–20, 26
 Plaintes, surveillance, sanctions, 3:13–14, 18–19, 31, 51, 60–1, 66; 4:40

Petites et moyennes entreprises. *Voir aussi* Économie, entités juridiques**Entrepreneuriat**

- Développement économique, 2:24; 3:53; 7:49–52, 54, 59; 13:13–17, 19, 21, 23–4, 28–9, 31, 36, 41, 44, 61, 63, 69, 72–4, 85, 91, 98, 101; 14:16–17, 62; 17:38, 54; 19:97, 100–1, 114, 116
 Imposition des entreprises, 13:12, 17, 19–20, 34–5, 37, 63, 88; 19:94, 106–7, 110–16

Studies, reports, and other media – Cont'dAnnual reports – *Cont'd*

- Business Plan 2004-2006*, 2004 (Office of Consumer Affairs, Industry Canada), **12:74**
Canada Deposit Insurance Corporation 2004 Annual Report: Contributing to Stability, 2004 (Canada Deposit Insurance Corporation), **6:38**
OSFI Annual Report 2003-2004, 2004 (Office of the Superintendent of Financial Institutions Canada), **6:56**
Protect, Educate: 2001-2002 Annual Report, 2002 (Financial Consumer Agency of Canada), **6:10**
Working Towards Solutions: 2003/2004 Annual Report, 2004 (General Insurance OmbudService), **8:54**, 58
2004-2005 Annual Report (Canadian Life and Health Insurance OmbudService (CLHIO)), **12:57**

Books, letters

- Christmas Carol*, A, 1843 (Charles Dickens), **3:63–4**, 66
Client, The, 1994 (John Grisham), **12:28**
Competition Bureau's Letter to the Royal Bank and Bank of Montreal, The, December 11, 1998 (Competition Bureau), **6:66**
Empty Cradle, The : How Falling Birthrates Threaten World Prosperity and What to Do About It, 2004 (Philip Longman), **17:84**
Firm, The, 1991 (John Grisham), **12:28**
Naked Investor, The : Why Almost Everybody But You Gets Rich on Your RRSP, 2005 (John Lawrence Reynolds), **12:28**
National Diamond Strategy Action Plan, February 2, 2005, letter to Minister of Finance (Northwest Territories and Government of Quebec), **19:93**

Budget-related documents

- Budget Plan, The*, 2004, (Department of Finance Canada), **3:13**, 16; **4:40**, 83, 87; **19:103**
Budget Plan, The, 2005 (Department of Finance Canada), **12:67–8**, 70–2, 75–6; **17:11**; **19:103**
Moving Forward: Balancing Priorities and Making Choices for the Economy of the Twenty-First Century: Report of the Standing Committee on Finance, December 2004 (House of Commons Standing Committee on Finance), **12:71**

Consultation and discussion papers

- Corporate Governance of Financial Institutions: Consultation Paper*, January 2003 (Financial Institutions Division, Department of Finance Canada), **12:72**
Effective and Efficient Legislative Framework for the Canadian Financial Services Sector, An : a Consultation Document for the 2006 Review of Financial Institutions Legislation, 2005 (Department of Finance Canada), **12:67–8**

Hedge Funds and Financial Stability: The State of the Debate, September 2007 (Michael R. King and Philipp Maier for the Bank of Canada), **14:19**

Section 347 of the Criminal Code: a deeply problematic law, Uniform Law Conference of Canada, 2002 (Mary Anne Waldron), **5:22–3**, 29–31, 45, 57–8

Stakeholder consultation document on a proposed consumer protection framework for the alternative consumer credit market, January 2005 (Consumer Measures Committee), **5:25**, 31–2

Films, television news reports

- Gone with the wind*, 1939 (Victor Fleming), **4:34**

Petites et moyennes entreprises -- SuiteEntrepreneuriat -- *Suite*

- Successions, ventes, faillites, **17:36–8**, 43–4, 54
 Financement des entreprises. *Voir aussi Financement non traditionnel*

Investissement du propriétaire, **17:43**
 Polices de crédit, **1:26**, 44–5; **2:23–4**; **5:64**; **6:15**, 20, 53; **7:42–3**, 45, 48–52, 54–6, 58–60; **8:39–40**; **10:38**; **11:48**, 63, 74–6; **13:50**; **14:15**
 Prêts et programmes du gouvernement, **13:35**, 43, 50–1, 96–7, 99; **17:38**

Règlements, législation, **17:43**; **19:63**, 78–9, 85

Revenus, **17:36**, 38, 43; **19:115**

Services d'opérations bancaires et d'assurance. *Voir aussi Mesures curatives*

Assurance des entreprises, **7:44–5**, 47–8, 52–3, 56–7, 64; **8:43**; **11:86–7**, 89, 91; **12:8–9**; **19:14**, 21, 46
 Coûts liés aux opérations bancaires et à l'assurance, **7:44–7**, 49–52, 55, 57–8; **8:40**; **11:71**
 Règlement des plaintes, **8:24**, 29, 35–6, 39; **11:70**; **16:54–5**

Politiques gouvernementales. *Voir aussi Économie, politique publique*

Ententes et compétences, **13:25**, 50–2, 60, 83; **17:41**; **19:52**, 72, 75, 79–80, 83

Fédéral

Collaborations/recherche, financement, **3:42–3**, 47–9, 52, 57–8, 63–4; **4:32**; **17:30–1**
 Économie mondiale, répercussions, **2:17**, 32; **4:44–5**
 Incitatifs fiscaux, **3:9–10**, 15–17, 19, 22, 25–33, 35, 44; **4:30–1**, 35; **11:50**; **12:83**; **13:8**, 11–12, 20; **16:22–3**, 32, 40–1, 60, 71, 73–5; **17:12**, 15, 18–19, 25, 31–2, 35, 37, 44, 49–53, 55; **18:12**; **19:98**, 101, 103, 105, 107
 Interventions, **3:51**, 54, 66–8, 70–1, 73; **4:38–41**, 43; **13:22**, 39, 41, 45, 59, 61–4, 73, 80–1, 91, 93–5, 97, 100–1; **15:18**; **16:16**, 78, 81–2; **17:21–2**, 63, 68, 78; **18:17–19**, 25, 32; **19:58–9**

Politique étrangères, **2:38**; **3:36**; **11:49**

Gouvernements étrangers, **2:10–11**, 15, 17–19, 28; **11:33–4**, 48, 56; **13:13**, 20–1, 38, 49–50, 54–6, 60, 83, 92–5, 97; **16:10–11**, 20–1, 36–7, 64, 67–70, 73, 75–6, 78; **17:90–1**, 95; **18:23–4**; **19:37**

Gouvernements provinciaux/territoriaux et municipaux, **4:36**, 65; **5:30**; **6:53**; **13:20**, 24–5, 28, 33, 36–7, 47, 53, 56, 98–9; **16:10**, 40, 73, 80; **17:23**, 46; **18:32**; **19:82–3**

Pouvoir de marché (secteur financier). *Voir* Compétition malhonnête *Sous Compétition Sous Secteur financier canadien***Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires.** *Voir aussi Loi sur l'aide financière à l'épargne destinée aux études postsecondaires*

Adoption, **4:98**

Étude article par article, **4:97–8**

Lecture, **4:45**, 60–1

Président fait rapport au Sénat, **4:98**

Projet de loi C-29, Loi modifiant la Loi sur les brevets. *Voir aussi Loi modifiant la Loi sur les brevets*

Adoption, **9:15**

Étude article par article, **9:13–15**

Studies, reports, and other media – Cont'd

Films, television news reports

Horloge biologique, 2005 (Ricardo Trog), **17:82**
Paiements préautorisés, Les, 2004 (La Facture, Radio-Canada), **18:54**

Guides and guidelines

AIMA Canada Hedge Fund Primer, June 2004 (Alternative Investment Management Association), **14:10**
CICA Handbook - Accounting, 2005 (Canadian Institute of Chartered Accountants), **19:18**
Cost of Banking Guide, The : Step 1, Step 2, Step 3, 2003 (Financial Consumer Agency of Canada), **1:23**, **29**
Cost of Payday Loans, The, [2004?] (Financial Consumer Agency of Canada), **6:16**; **18:39**, **41–2**, **55–6**, **58**, **61**, **71**
Credit Cards and You, 2004 (Financial Consumer Agency of Canada), **1:23**, **29**; **6:8**
Empowering Investors: Tools and Resources from the IDA, [n.d.] (Investment Dealers Association of Canada), **10:50**
Guidance Paper on Risk Transfer, Disclosure and Analysis of Finite Reinsurance, October 2006 (International Association of Insurance Supervisors), **19:16**, **42**
Guide to Sound Practices for Canadian Hedge Fund Managers, March 10, 2004 (Alternative Investment Management Association), **14:10**
Guide to Sound Practices for Disclosure and Promotion of Alternative Investments in Canada, June 2005 (Alternative Investment Management Association), **14:11**
Guideline A, Minimum Continuing Capital and Surplus Requirements (MCCSR), 1992 (Office of the Superintendent of Financial Institutions Canada), **7:68**
Merger Enforcement Guidelines, September 2004 (Competition Bureau), **2:22**; **11:59**
Mutual Fund Dealers Association of Canada Rules, 2001 (Mutual Fund Dealers Association of Canada), **10:53–4**
National Policy 58-201 Corporate Governance Guidelines, 2005 (Ontario Securities Commission), **14:65–6**
Quality Management: Customer Satisfaction: Guidelines for Dispute Resolution External to Organizations (International Organization for Standardization), **8:27**

Newspaper articles

Argent ne fait pas le bonheur, L', October 19, 2005, (Éric Desrosiers) in : Le Devoir, **17:45**
Canada's Insurers Must Reveal Data: OSFI Reinsurance Move, October 6, 2005 (Barbara Shecter) in : National Post, **19:16**, **33**
Courts Can Succeed When Advisers Fail in their Duty, March 3, 2005, (Rob Carrick) in : Globe and Mail, **8:36**
Credit unions push NPD on bank mergers - Umbrella association says consolidation could boost service in small communities, April 11, 2005, (Sinclair Stewart) in : Globe and Mail, **10:33**
Dodge Fills Void on Key Issues: Bank of Canada Governor Praised for Raising Business Concerns While Liberals Dither, December 27, 2004 (Paul Vieira) in : National Post, **18:11**
Dodge Joins U.S. Attack on China, June 1, 2005 (Terence Corcoran) in : National Post, **18:14–15**
Income Trusts in Fact Bring in Indirect Tax Revenue,

Projet de loi C-29, Loi modifiant la Loi sur les brevets -- Suite

Président fait rapport au Sénat, **9:15**

Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence. Voir aussi Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence

Adoption, **19:87**

Étude article par article, **19:86–7**

Examen, **19:59–60**, **62–4**, **66–7**

Président fait rapport au Sénat, **19:87**

Projet de loi C-259, Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux). Voir aussi Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux)

Adoption, **19:117**

Étude article par article, **19:8**, **116–17**

Président fait rapport au Sénat, **19:117–18**

Projet de loi S-17, Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale. Voir aussi Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale

Adoption, **2:56**

Étude article par article, **2:55–6**

Président fait rapport au Sénat, **2:56**

Projet de loi S-19, Loi modifiant le Code criminel (taux d'intérêt criminel). Voir aussi Loi modifiant le Code criminel (taux d'intérêt criminel) Et aussi Code criminel

Adoption, **15:24**

Étude article par article, **15:22–4**

Examen, **5:7**; **15:6**, **20–2**

Lecture, **5:10**

Président fait rapport au Sénat, **15:24**

Projet de loi S-25, Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada ». Voir aussi Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada »

Adoption, **12:49**

Étude article par article, exemption, **12:49**

Observations annexées au rapport, **12:49–50**

Président fait rapport au Sénat, **12:49**

Studies, reports, and other media – Cont'dNewspaper articles – *Cont'd*

- September 24, 2005 (Fiona Brodie) *in* : National Post, **16:25**
Potential Growth Rate Questioned: Estimates May Be Off, April 15, 2005, (Jacqueline Thorpe) *in* : National Post, **11:47**
Risks of Low Interest Rates Underrated, TD Warns: Fears Market Players too Heavily Leveraged, February 10, 2005, (John Partridge) *in* : Globe and Mail, **6:54**
Truth About Income Trusts, The : Trusts Help Retirement Savings, Put Cash into Canadian Economy, 28
September 2005, (Philip Brown) *in* : National Post, **16:83**

Scientific articles

- Canadian Philanthropy in Education: From Bricks to Brain Cells*, September 2003, (Hilary Pearson) *in* : Policy Options, **3:59**, 62
Income Shifting, Investment, and Tax Competition: Theory and Evidence from Provincial Taxation in Canada, June 2004 (Jack Mintz and Michael Smart) *in* : Journal of Public Economics, **16:73**
Quebec's baby bonus: can public policy raise fertility? January 2002, (Kevin Milligan) *in* : Backgrounder, C.D. Howe Institute, **17:42**, 44, 69
Return of Patriarchy, The, February 17, 2006 (Philip Longman) *in* : Foreign Policy, **17:84**

Special reports

- Action Plan for the National Diamond Strategy*, August 2004, **19:89**
Actuarial Report (21st) on the Canadian Pension Plan as at December 31, 2003, 2004 (Office of the Superintendent of Financial Institutions Canada), **17:61**, 78, 84; **19:41**
Aging and Employment Policies: Live Longer, Work Longer, 2005 (Organisation for Economic Co-operation and Development), **17:62**–3, 73
Blueprint for Change, A : Response to the Report of the Task Force on the Future of the Canadian Financial Services Sector: Report of the Standing Senate Committee on Banking, Trade and Commerce, December 1998 (Standing Senate Committee on Banking, Trade and Commerce), **1:22**
Canada: 2005 Article IV Consultation-Staff Report; Staff Statement; and the Public Information Notice on the Executive Board Discussion for Canada, March 2005 (International Monetary Fund), **12:71**
Canada's R&D Deficit - And How to Fix It - Removing the Roadblocks, 2005 (Richard Harris for C.D. Howe Institute), **13:92**
Canada's Regulatory Burden - How Many Regulations? At What Cost? August 2001 (Laura Jones and Stephen Graf for the Fraser Institute), **17:43**
Change, challenge, opportunity: Report of the Task Force, 1998 (Task Force on the Future of the Canadian Financial Services Sector), **1:22**, 26–7; **7:42**, 70; **8:26**, 30; **10:59**; **12:81**
Consumer Protection in the Financial Services Sector: the Unfinished Agenda, June 2006 (Standing Senate Committee on Banking, Trade and Commerce), **14:29**
Consumer Trends Report, The, 2005 (Office of Consumer Affairs, Industry Canada), **12:73**–4

Projets de loi cités. Voir aussi Lois et règlements

- Projet de loi C-8. *Voir Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières*
Projet de loi C-9, Loi modifiant la Loi sur les brevets et la Loi sur les aliments et drogues (engagement de Jean Chrétien envers l'Afrique), **9:7**, 9–15

Projets de loi cités -- Suite

- Projet de loi C-13, Loi modifiant le Code criminel (fraude sur les marchés financiers et obtention d'éléments de preuve), **13:104**, 108
Projet de loi C-21, Loi régissant les organisations à but non lucratif et les autres organisations sans capital-actions, **12:45**
Projet de loi C-26, Loi modifiant le Code criminel (taux d'intérêt criminel), **18:66**
Projet de loi C-43, Loi portant exécution de certaines dispositions du budget déposé au Parlement le 23 février 2005, **19:90**
Projet de loi C-46. *Voir Projet de loi C-13*, Loi modifiant le Code criminel (fraude sur les marchés financiers et obtention d'éléments de preuve)
Projet de loi C-68, Loi sur les armes à feu, **4:89**
Projet de loi C-249, Loi modifiant la Loi sur la concurrence, **6:61**, 64
Projet de loi S-28, Loi modifiant la Loi sur la faillite et l'insolvabilité (prêt d'études), **19:68**

Rapport, Il est temps d'agir pour rattraper notre retard: Comment améliorer la productivité du Canada?

- Recommandations, **15R**: iii–v F |
Texte, annexe, **15R**: i–v, 1–46 F |

Rapport intérimaire Le bien public et les actifs privés: Le traitement fiscal fédéral des dons de bienfaisance des particuliers et des sociétés (Tiré à part)

- Recommandations, 15–17
Texte, i–iii, 1–21

Réassurance. Voir aussi Assurance en première ligne

- Cadre de réglementation
Actuaires, **19:26**, 32, 39–43, 48
Octroi de permis, **19:24**, 30–1, 34
Organismes de réglementation étrangers, **19:14**–15, 26, 40
Organismes de réglementation, législation (juridiction), **19:15**, 24–5, 30, 41, 43–4, 47
Contrats de réassurance
Événements catastrophiques, exclusions, pertes, **19:14**–15, 21–3, 28, 30–2
Honoraires, commissions, **19:18**, 22, 26, 40, 46
Primes, **19:15**, 24–5, 29, 34
Produits (contrats/couverture), traités, **19:13**, 15–30, 32–5, 39, 41, 48–9
Réassurance finie, **19:14**–20, 22, 25–6, 31–5, 38, 42–3, 46–8
Réassurance non-vie/réassureurs, **19:18**, 29, 33
Réassurance-vie/réassureurs, **19:18**–19, 39, 49
Réassureurs et rétrocessionnaires
Analystes, **19:27**, 33–4

Studies, reports, and other media – Cont'dSpecial reports – *Cont'd*

- Corporate Governance of Financial Institutions*, 2003 (Department of Finance), **10:74**
- Cost of Providing Payday Loans in Canada*, October 2004 (Ernst & Young for the Canadian Association of Community Financial Service Providers), **5:40**, 65, 67, 75; **6:17**; **18:71**
- Current state of Canadian family finances - 2003 Report, The*, February 17, 2004 (The Vanier Institute of the Family), **5:79**–80
- Current state of Canadian family finances - 2004 Report, The*, January 27, 2005 (The Vanier Institute of the Family), **5:79**, 81
- Customer due diligence for banks*, October 2001 (Basel Committee on Banking Supervision), **7:8**
- Debtors and creditors sharing the burden: a review of the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act*, 2003 (Standing Senate Committee on Banking, Trade and Commerce), **19:54**–6, 75
- Demographic Time Bomb, The : Mitigating the Effects of Demographic Change in Canada*, June 2006 (Standing Senate Committee on Banking, Trade and Commerce), **17:34**, 84; **19:13**
- Economic Policy Reforms: Going for Growth*, 2005 (Organisation for Economic Co-operation and Development), **13:10**
- Encouraging Choice in Work and Retirement: Project Report*, October 2005 (Policy Research Initiative), **17:12**–14, 24–5, 31
- Falling Behind: Answering the Wake-Up Call - What Can Be Done to Improve Canada's Productivity Performance?*, June 2005 (Standing Senate Committee on Banking, Trade and Commerce), **11:102**; **13:102**; **17:7**, 19, 55; **18:6**, 8, 23, 25, 33; **19:12**
- Fast Forward 4.0: Growing Canada's Digital Economy*, 2003 (Canadian e-Business Initiative), **13:17**
- Financial System Review*, December 2004 (Bank of Canada), **2:20**; **14:11**
- Five Year Review Committee Final Report: Reviewing the Securities Act (Ontario)*, 2003 (Five Year Review Committee), **14:50**
- Followup to the Investor Town Hall, A : Reporting on our Progress*, July 25, 2006 (Ontario Securities Commission et al.), **14:42**
- Forbes Global 2000*, 2005 (Forbes), **12:30**
- Future Starts Now, The : A Study on the Financial Services Sector in Canada (Final Report): Report of the Standing Committee on Finance*, March 1999 (Standing Committee on Finance, House of Commons), **1:22**
- Giving Small Investors a Fair Chance: Reforming the Mutual Fund Industry*, 2004 (Canada's Association for the Fifty-Plus), **10:72**
- GST compliance costs for small business in Canada: a study for the Department of Finance, Tax Policy [1993?]* (Plamondon & Associations Inc.), **19:110**–11
- Income Trusts and the National Economy*, April 6, 2006 (HDR|HLB Decision Economics for the Canadian Association of Income Funds), **16:31**, 33

Réassurance -- SuiteRéassureurs et rétrocessionnaires -- *Suite*

- Compagnies canadiennes de réassurance, **19:14**, 16–17, 20–4, 30–2, 36, 39, 49–50
- Compagnies de réassurance étrangères/internationales, **19:15**, 17, 19, 30, 32, 37
- Gouvernance, communication d'information, risques transférés (cédés), **19:26**–7, 29–30, 33–6, 40–3, 47–8
- Rétrocession, **19:30**–1, 35, 48–9

Régimes de retraite et de revenus. *Voir aussi Investissements, types*

Cadre de réglementation, fonds de pension, **6:42**, 50, 52; **19:77**

Fonds de pension publics et privés

Régime de pensions du Canada (RPC), Sécurité de la vieillesse, **4:58**; **6:38**; **12:58**–9; **13:31**–2; **16:31**; **17:12**, 18, 22, 24–5, 28–9, 34–5, 40, 49, 52, 59–62, 75, 78–81, 83–4, 91, 93; **18:22**

Régime des rentes du Québec (incluant prestation d'invalidité), **12:58**–9; **17:12**, 25, 34–5, 40, 52, 60–1, 83–4

Régimes de pensions (général), **17:11**, 40, 50–3, 58, 64, 66, 74, 78, 81, 86–7, 89–92, 94–5; **19:54**

Régimes de pensions fondés sur l'emploi, **4:77**; **6:49**, 52; **11:40**–1; **12:58**; **16:45**; **17:18**, 21, 29–31, 33, 60, 75, 89–91, 93

Supplément de revenu garanti (SRG), **17:17**, 22, 25, 29, 50, 52, 91

Gestion de fonds

Fonds de pension, **6:42**, 49–50; **14:12**–14, 66; **16:49**, 81; **17:14**; **18:21**–2; **19:52**–3

Hors-Canada, modèle, **17:25**, 60

Office d'investissement du régime de pensions du Canada (OIRPC), **6:38**; **17:60**

Rente acheté auprès d'un assureur, **17:80**

Régimes enregistrés. *Voir aussi Aide financière Sous*

Enseignement postsecondaire

Fonds enregistrés de revenu de retraite (FERR), **6:31**, 35; **19:75**, 77

Régimes de pension agréés (RPA). *Voir Régimes de pensions fondés sur l'emploi Sous Fonds de pension publics et privés*

Régimes enregistrés d'épargne-études (REEE), **4:46**, 48–60, 63–4, 67–72, 74, 77, 80–6, 92, 95; **6:35**; **12:69**; **19:77**

Régimes enregistrés d'épargne-retraite (REER), **3:57**–9, 67; **4:72**; **6:28**, 31–2, 35; **7:56**; **8:64**; **10:72**; **11:70**; **12:28**, 69; **13:32**; **16:12**, 18, 31, 42, 67, 78; **17:50**, 60–1, 80, 91; **18:16**; **19:55**, 75, 77–8

Réunions et allocutions

Association des professionnels en philanthropie : Déjeuner annuel, Décembre 2004, **3:33**

Bureau de la concurrence : Débats des tables rondes, Janvier 2005, Vancouver, Toronto, Montréal, **6:64**

Bureau de la concurrence : Réunion inaugurale, Décembre 2004, **6:60**–1

Bureau de la concurrence : Table ronde internationale sur les gains en efficience, 11 octobre 2004, **6:61**, 64, 71

Bureau de la consommation, Industrie Canada : Symposium sur les tendances et la recherche en matière de consommation, 3 juin 2004, **12:73**

Studies, reports, and other media – Cont'd

Special reports – Cont'd

- Initial Estimates of Property and Casualty Insurance Fraud in Canada: Evidence from a Review of Closed Claims Files*, 1993 (Insurance Bureau of Canada), **11**:100
- Is the Trust in Trusts Misplaced? A Study of Business Income Trusts and Their Role in Canadian Capital Markets*, November 2004 (Paul Halpern sponsored by the Investment Dealers Association of Canada), **16**:77
- It's Time*, 2003 (Committee to Review the Structure of Securities Regulation in Canada), **1**:48; **12**:42, 71, 75
- Monetary Policy Report*, April 2004 (Bank of Canada), **2**:16
- Monetary Policy Report*, April 2005 (Bank of Canada), **11**:31, 45, 47, 51, 58
- Monetary Policy Report*, October 2004 (Bank of Canada), **2**:9–11, 13, 24–6
- Monetary Policy Report*, October 2005 (Bank of Canada), **18**:7, 13, 16, 21
- Monetary Policy Report Summary*, April 2005 (Bank of Canada), **11**:46
- Monetary Policy Report Update*, January 2005 (Bank of Canada), **11**:31; **18**:9, 31
- Monetary Policy Report Update*, July 2004 (Bank of Canada), **2**:14
- Monetary Policy Report Update*, July 2005 (Bank of Canada), **18**:7
- Open and Shut: Enhancing the Right to Know and the Right to Privacy*, March 1987 (Standing Committee on Justice and Solicitor General on the Review of the Access to Information Act and the Privacy Act), **7**:14
- Payday Lenders, A Location Analysis*, February 2005 (Ken Jones, Philip Bermingham and Tansel Erguden of the Centre for the Study of Commercial Activity of Ryerson University prepared for the Canadian Bankers Association), **11**:81–2
- Payday Lending Businesses*, August 8, 2005 (City of Vancouver), **18**:67
- Performance and potential 2004-05: How can Canada prosper in tomorrow's world?* October 2004 (Conference Board of Canada), **17**:40
- Portes closes, Les : l'état alarmant des réseaux des institutions financières canadiennes*, 1998 (Jacques St-Amant and Option consommateurs), **12**:30
- Pragmatic Solutions to Payday Lending: Regulating Fringe Lending and "Alternative" Banking*, November 2003 (John Lawford for the Public Interest Advocacy Centre), **7**:29, 39; **18**:72
- Pre-authorized Payment or Blank Cheque? Executive Summary*, April 2005 (Union des consommateurs), **18**:52–4
- Privacy and the USA Patriot Act: Implications for British Columbia Public Sector Outsourcing*, 2004 (Office of the Information & Privacy Commissioner for British Columbia), **7**:27
- Public good and private funds, The : the federal tax treatment*, December 2004 (Standing Senate Committee on Banking, Trade and Commerce), **3**:63; **4**:94
- Public Report on Initial Quality Inspections of the Four Largest Accounting Firms*, October 6, 2004 (Canadian Public Accountability Board), **12**:72

Réunions et allocutions -- Suite

- Commission des valeurs mobilières de l'Ontario : Forum de discussion, 31 mai 2005, Toronto, **14**:42–4, 52–3
- Compétitivité du Canada, La : L'importance d'investir dans l'amélioration des compétences*, Humber College Institute of Technology & Advanced Learning, 30 mars 2005, Toronto (David Dodge), **17**:7, 56
- Conduct of Monetary Policy in the Presence of Economic Shocks, The*, National Association for Business Economics (NABE) et Association for University Business and Economic Research (AUBER) 2002 Washington Economic Policy Conference, 26 mars 2002, Washington, D.C. (David Dodge), **11**:37
- Efficience du système financier, L'* : une nécessité pour le Canada, Empire Club of Canada et Canadian Club of Toronto : Réunion conjointe, 9 décembre 2004, Toronto (David Dodge), **11**:35
- Jewellery World Expo, août 2005, Centre national du commerce, Toronto, Canada, **19**:88
- Ministres responsables de la consommation approfondissent des initiatives de protection des consommateurs dans une marché sans frontières*, Réunion fédéral-provinciale-territoriale des ministres responsables de la consommation, janvier 2004, Winnipeg (Manitoba), **5**:24
- Ombudsman des services bancaires et d'investissement (OSBI) : *Conférence internationale des services de conciliation du secteur financier*, 5e annuelle, Septembre 2005, Toronto, **8**:28
- Questions d'argent*, Association banquiers canadiens (ABC), **5**:46
- Responsabilisation et transparence : Un défi pour les actuaires*, Institut canadien des actuaires : Assemblée générale, 18 novembre 2004 (Nicholas Le Pan), **6**:49

Secteur bancaire. Voir aussi Crédit Et aussi Secteur financier canadien

- Banques canadiennes, succursales et filiales
- Banques à charte, **1**:26–8, 33; **6**:14, 21, 62–3, 67–8; **7**:36, 42, 47, 53, 55, 59; **8**:10–11, 22, 40; **10**:31, 34, 36; **11**:35, 52, 67–8, 72–4, 76, 81–2, 84; **12**:26, 29–30, 70; **13**:50; **16**:25
- Citoyens sans-banque, **1**:34–5, 38, 45; **6**:7–8, 17, 20–2; **7**:30, 36; **12**:32; **18**:41, 56, 58
- Comptes bancaires, **1**:25, 34–5, 39; **6**:12, 16–17, 19–21, 63; **7**:7–8, 16, 24, 30, 34, 37, 58; **8**:11, 32, 38; **11**:79; **16**:56; **18**:36, 39–41, 47, 50–1, 54, 57, 62, 64, 68, 70
- Fonctionnement, fermeture de succursales, **5**:49–51; **6**:18–19
- Succursales et filiales de banques étrangères, **1**:40; **2**:23; **6**:35–6, 41, 52–3; **7**:7, 14, 54–6; **11**:54, 67, 74, 76, 84, 97; **12**:34
- Cadre de réglementation fédéral, juridiction, **1**:20, 32; **5**:44–5, 47–8, 52, 54–5, 60; **6**:53; **10**:18; **11**:42–3, 54, 66, 72–3; **16**:25; **19**:60, 63, 75, 80, 83
- Obligations envers les consommateurs
- Accès aux services bancaires de base, **1**:19, 23, 25, 39; **5**:10, 13; **6**:7–9, 12, 15, 17, 20, 22, 63; **7**:8; **11**:63–4; **12**:25–7; **16**:55; **18**:36–7, 39–40, 51–2, 58
- Communication d'information et exigences de clarté, **1**:24, 26–8; **5**:52; **6**:15, 19, 23–4; **10**:33; **11**:64–5; **12**:68–70, 80–2; **15**:19; **16**:46; **18**:40, 62

Studies, reports, and other media – Cont'dSpecial reports – *Cont'd*

- Quarterly Business Barometer*, [n.d.] (Canadian Federation of Independent Business), 7:41
- Rated "R": Prosperity Restricted by Red Tape*, 2005 (Canadian Federation of Independent Business), 17:43
- Reforming Canada's Financial Services Sector: A Framework for the Future*, 1999 (Department of Finance Canada), 1:22
- Regional Perspective on the Canada-U.S. Standard of Living Comparison*, A, February 2000 (Raynald Létourneau and Martine Lajoie for Industry Canada), 13:94
- Regulation and Consumer Protection in the Federally-Regulated Financial Services Industry: Striking a Balance*, 1994 (Standing Senate Committee on Banking, Trade and Commerce), 12:52
- Regulatory Analysis of Hedge Funds*, May 18, 2005 (Investment Dealers Association of Canada), 14:9, 29, 31–2, 34–5, 38–40
- Report of the Panel on the Ecological Integrity of Canada's National Parks*, 2000 (Panel on the Ecological Integrity of Canada's National Parks), 4:30
- Report of the Technical Committee on Business Taxation*, 1997 (Technical Committee on Business Taxation, Department of Finance Canada), 16:75
- Report on the Five Year Review of the Securities Act*, 2004 (Ontario Standing Committee on Finance and Economic Affairs), 12:28–9, 39
- Report to OSFI, A : OSFI's Approvals Process Consultation Results*, September 2004 (Strategic Counsel), 6:40
- Senate Report on Post-Secondary Education in Canada*, December 1997 (Senate Special Committee on Post-Secondary Education), 4:93
- Standards of Practice - Practice-Specific Standards for Actuarial Evidence*, Revised June 1, 2006 (Canadian Institute of Actuaries), 19:41
- Strategic Study of RCMP Economic Crime Program*, September 1998 (KPMG), 14:73
- Strengthening Canada's Charitable Sector: Regulatory Reform*, March 2003 (Voluntary Sector (Canada), Joint Regulatory Table), 3:13, 19–20
- Succession can breed success*, June 2005 (Doug Bruce and Derek Picard for the Canadian Federation of Independent Business), 17:36–8, 43
- Sustainable development: it's time to walk the talk*, June 2005 (Standing Committee on Energy, the Environment and Natural Resources), 4:32
- Tax Expenditures and Evaluations*, 2002 (Department of Finance Canada), 3:15, 27, 33, 45
- Tax Expenditures and Evaluations*, 2004 (Department of Finance Canada), 4:40
- Tax Treatment of Charitable Donations: How Much is Enough?*, February 2003 (Robert D. Brown and Yvan Guillemette for the C.D. Howe Institute), 3:45
- Taxing Incentives: How Equalization Distorts Tax Policy in Recipient Provinces*, 2002 (Atlantic Institute for Market Studies), 13:34
- TD Economics Topic Paper - Threats to Global Financial Stability*, February 9, 2005 (Craig Alexander), 6:54

Secteur bancaire -- SuiteObligations envers les consommateurs -- *Suite*

Engagements publics, orientation à l'égard du crédit, 1:19, 25–7, 34–5, 38–9; 5:44, 46–7, 55, 62, 76–7; 6:12, 15, 17; 10:12; 11:71; 12:25, 69–70, 82; 18:57

Règlement des plaintes. *Voir Mesures curatives*

Opérations bancaires

Grandes banques, 1:33, 39, 44–5; 2:23–4; 5:18–19; 6:9, 14–15, 21, 49; 7:35–6, 43, 50–1; 8:30–1, 33; 10:9, 13, 17–18, 53–5; 11:52–3; 12:82; 13:24; 16:22; 18:9, 31

Petites et moyennes banques, 1:33–4, 44; 6:37, 56; 7:35, 43, 50, 52, 55; 11:74, 77; 18:54

Services de détail/réseau de succursales bancaires, 6:36, 58, 62–3; 7:30–1, 36–7, 54, 56; 11:54–5, 63–4, 71–3, 79; 12:74, 82; 16:56; 18:31, 35, 38–9, 44, 47, 60–2, 70

Services d'investissement et services aux entreprises (services bancaires de gros), 1:44; 2:23–4; 6:11, 35, 53; 7:50, 60; 10:38; 11:74; 12:39; 14:13, 17–19, 24, 26–8, 31, 56; 16:40, 51

Services électroniques/informatisés, 1:28, 40, 45–6; 5:10, 50; 6:12, 14, 17, 62, 65, 67; 7:30–2, 34–6, 38–9, 42, 47; 11:42–3, 79, 82–3, 99; 12:32–3, 35, 69, 81–2; 16:45; 18:37, 46, 48, 55, 68

Opérations bancaires étrangères, banques canadiennes à l'étranger, 1:40; 2:14; 11:35, 76; 12:30; 13:57; 14:54; 16:36–7

Secteur financier, cadre de réglementation, acteurs clés. *Voir aussi Secteur financier, concurrence et protection de la vie privée Et aussi Secteur financier, structure de réglementation, évaluation*

Agence de la consommation en matière financière du Canada (ACFC)

Collaboration, 6:6–7, 29

Conformité (règlements, codes de conduite), 1:20, 23, 28, 35, 43; 5:55; 6:6, 10, 12–16, 18–22, 24–5, 45; 7:32; 8:19; 10:65, 68; 11:64, 69; 12:27, 35, 53, 70, 72, 82; 16:56–7; 18:37, 39–40, 51

Demandes de renseignements et plaintes, 1:21, 23, 40; 6:9, 20–1, 24; 8:11, 38; 11:68–9; 16:57; 18:36–7, 39–40, 54

Sensibilisation du public et éducation, 1:20–1, 23–4, 28–9, 39, 43, 46; 6:6–8, 10–12, 14–16, 18, 20, 25, 29; 7:32, 39; 8:38; 12:35–6; 18:40–2, 50, 54, 58, 62

Banque du Canada. *Voir aussi Monnaie Et aussi Autorités monétaires*

Politiques, lois et règlements, 6:53; 10:68; 11:40–3, 49–50, 56; 14:71; 18:14, 19, 42

Recherche monétaire et économique, 2:8–11, 13–14, 16, 20, 23–6, 28, 32, 34; 7:41–2; 11:31–2, 35–6, 44–7, 50–1, 58; 13:25, 41, 48, 84–5; 14:11, 19; 18:7–10, 14–16, 21–3, 25–8, 31–2

Système de paiements, taux, 1:21; 2:21–2; 5:8–9; 11:39, 43; 15:12, 18; 18:43

Bureau du surintendant des institutions financières (BSIF)

Interventions (viabilité/risques de solvabilité), 6:42–3, 49–51, 56; 7:70, 73; 10:75, 79; 12:8–9, 17, 20; 16:49

Inviabilité et insolvabilité (options de résolution), 1:21; 6:44, 48–9, 56; 10:74

Normes de gouvernance, 1:21, 37, 41; 2:29–30; 6:6–7, 43–7, 51–2, 59, 66; 7:68–9; 10:68–70, 76–7; 11:43, 68, 71; 12:24, 53, 64–6; 14:24, 35; 18:20; 19:16, 20, 25–6, 34–5, 40–8, 50

Studies, reports, and other media – Cont'd**Special reports – Cont'd**

- Time to wise-up on post-secondary education in Canada, TD Economics Special Report*, March 15, 2004 (Don Drummond and Craig Alexander for the TD Financial Group), **4:84**
- Treatment of Efficiencies in the Competition Act – Consultation Paper*, 2004 (Competition Bureau), **6:61**, 64
- Value of Natural Capital in Settle Areas of Canada, The*, 2004 (Nancy Olewiler for Ducks Unlimited Canada and the Nature Conservancy of Canada), **4:29**
- World Public Sector Report 2003: E-Government at the Crossroads*, 2003 (United Nations), **13:102**
- 1997 Budget and beyond, The : finish the job: fifth report of the Standing Committee on Finance*, December 1996 (Standing Committee on Finance), **19:97**
- 2005 Tax Competitiveness Report: Unleashing the Canadian Tiger*, September 2005 (Jack M. Mintz et al. for C.D. Howe Institute), **16:36**
- Survey, questionnaire and inquiry results**
- Adult criminal court survey (ACCS)*, Annual (Statistics Canada), **5:33**
 - Auto Claims Satisfaction Survey* (Financial Services Commission of Ontario), **11:87**
 - Backgrounder: 2004-05 FCAC Mystery-Shopping Results*, 2005 (Financial Consumer Agency of Canada), **18:39**, 56
 - Banking on Competition - Results of CFIB Banking Survey*, October 2003 (Canadian Federation of Independent Business), **10:40**–1
 - Canada Pension Plan Actuarial Adjustment Factors Study*, March 2003 (Office of the Chief Actuary, Office of the Superintendent of Financial Institutions Canada), **17:61**
 - Commercial Practices in the Quebec Damage Insurance Brokerage Sector: Findings following Analysis of Questionnaires Sent to Brokerage Firms and to Insurers in the Damage Insurance Sector*, April 14, 2005 (Autorité des marchés financiers), **11:94**, 98, 103
 - Consumer Payday Industry Awareness Survey*, June 2005 (Environics Research Group), **18:55**, 65–6, 72
 - Consumers and Financial Institutions: A Public Perspective on the Industry - A Survey of the Canadian Public Conducted on Behalf of the Public Interest Advocacy Centre*, 2003 (EKOS Research Associates), **5:75**; **7:29**; **11:71**
 - Cornerstones of community: highlights of the National Survey of Nonprofit and Voluntary Organizations*, 2003 (Statistics Canada), **3:24**–5
 - Credit Reporting: How Are Consumers Faring*, 2005 (Susan M. Lott for the Public Interest Advocacy Centre), **7:32**–3, 40
 - Finding Funds for Small Business: Results of the 1994 National Survey on the Financing of Small Business*, 1995 (Statistics Canada), **7:45**
 - Fringe Lending and "Alternative" Banking: The Consumer Experience*, 2002 (Susan M. Lott and Michael W. Grant for the Public Interest Advocacy Centre), **6:17**; **7:29**, 37, 39; **18:72**
 - General Social Survey (GSS)*, 2002 (Statistics Canada), **17:23**

Secteur financier, cadre de réglementation, acteurs clés**-- Suite**

Bureau du surintendant des institutions financières (BSIF)

-- Suite

- Services d'actuariat (régimes de pension de l'État), **1:21**; **6:41**; **17:59**
- Supervision, évaluation des risques, **1:21**; **6:34**, 39–45, 47–52, 54–6, 76; **7:62**, 69–70; **10:68**, 74–6; **11:55**, 73, 77; **12:12**–14, 18–19, 22–3, 52–3; **14:19**; **19:15**–16, 22, 24, 26, 28–9, 31–3, 36–8, 43

Ministère des Finances Canada

Ententes et coopération, **1:26**; **3:30**–1, 72; **12:38**; **16:63**; **17:30**

Gestion de fonds et subventions, **1:31**–2; **4:58**, 90; **6:46**; **11:50**; **13:20**, 23; **16:7**, 10, 13, 15–16, 74; **17:32**; **19:102**–4, 109

Institutions financières (restructuration, demandes de création), **1:45**; **6:37**, 47, 59; **11:66**, 73

Politiques, **1:18**–20, 22–4, 27, 30, 34, 37, 41–2, 44; **2:30**; **3:21**, 24, 33, 35–7, 64–5, 71; **4:30**–1, 38; **5:23**; **6:37**–8, 41, 53; **8:5**; **10:36**, 74; **12:78**, 80, 83; **16:32**, 36–7, 62; **17:45**; **18:13**; **19:97**–8, 107

Protection des consommateurs, **1:18**–19, 22–4, 32, 35, 38, 40, 46–7; **8:9**; **12:67**–8, 70, 74, 83; **16:8**

Société d'assurance-dépôts du Canada (SADC)

Assurance-dépôts (banques), **1:21**, 31–2; **6:22**, 26–7, 30–9; **7:73**–4; **8:5**; **12:9**, 67, 70–1; **14:31**; **19:33**

Banques en faillite (membres), **1:21**; **6:26**–8, 33–4, 36–7

Collaboration, **6:6**, 29, 46

Normes des institutions financières (gouvernance et gestion des risques), **1:21**; **6:26**, 34, 47; **10:68**

Sensibilisation du public et éducation, **6:26**, 28–9

Secteur financier canadien. *Voir aussi Secteur bancaire Et aussi Crédit*

Compétition. *Voir aussi Forces du marché Sous Économie, marchés et secteurs d'activité*

Biens et services, **1:19**, 24, 27–9, 34, 44; **5:22**–3, 38, 46–7, 53; **6:5**, 14, 56, 58, 62–3, 67–8, 71, 73–5, 77; **7:30**, 34, 36, 42, 47, 49, 58; **8:38**, 48; **11:73**; **18:74**; **19:46**, 80

Concurrence déloyale, **5:8**, 41, 43; **6:18**–19, 62–3, 65, 68,

73–6; **7:50**–1; **11:77**, 90–2, 94–8, 101–3; **19:21**

Innovation, technologie, **5:10**, 69–70; **6:61**, 64–5; **7:22**, 42; **11:55**, 76, 79, 83–4, 100; **16:47**; **18:60**–1; **19:36**

Nouveaux entrants, **1:21**, 30, 34, 44–5; **6:14**, 19, 37–8,

41, 47, 53; **7:52**, 55; **11:63**, 67, 83; **12:53**; **19:35**, 80

Fusions et types d'institutions

Compagnies de fiducie et de prêt, **1:20**; **6:31**, 37; **7:6**, 47; **8:24**; **11:63**; **12:26**; **14:31**; **18:74**

Compagnies mères et filiales, **1:31**, 34–5, 39, 44–5; **6:17**, 35, 53, 61, 71; **8:24**, 30–1; **10:53**; **11:74**, 78, 94–5; **12:34**, 39; **14:15**; **18:67**, 74; **19:37**

Fusions et acquisitions, **1:21**; **2:22**–3; **6:58**–9, 61–3, 66–7; **7:34**, 47, 55–6, 68; **10:33**–4, 36–7, 48, 59, 69; **11:33**, 35–6, 41–3, 52–7, 59, 65–8, 73, 76–8, 82, 84, 97; **12:29**–31; **18:9**, 11, 15, 49

Gestion

Confiance du public, **1:30**, 32, 36; **5:80**–1; **6:5**–6, 12, 26–7, 40; **7:61**; **8:7**; **10:44**, 51, 63; **11:90**, 92, 102; **12:29**, 33, 39, 42, 47–8, 52–4; **13:103**, 107–8, 111; **14:9**, 35, 42, 51–7, 60; **16:50**–1

Studies, reports, and other media – *Cont'd*

Survey, questionnaire and inquiry results – *Cont'd*
Highlights from: Evaluation of Operations Related to the Canadian Code of Practice for Consumer Debit Card Services, 2002 (EKOS Research Associates), **7:35**
Members' Opinions Survey, Our, September 2003 (Canadian Federation of Independent Business), **7:53**
National survey of giving, volunteering and participation (NSGVP), 1997 (Statistics Canada), **3:25**
National survey of giving, volunteering and participation (NSGVP), 2000 (Statistics Canada), **3:25**, 72
Nouveaux réseaux de distribution bancaire, Les : divergences entre clients et fournisseurs, June 2000 (Jacques St-Amant and CROP for Option consommateurs), **12:30**
Public Experience with Financial Services and Awareness of the FCAC, March 24, 2005 (Ipsos Reid for the Financial Consumer Agency of Canada), **18:40–1**, 49–51, 58, 61–2, 65
Relationships between Insurers and Sales Intermediaries, June 3, 2005 (Canadian Council of Insurance Regulators and Canadian Insurance Services Regulatory Organizations), **11:98**
Survey of gifts of publicly-listed securities, 2000 (Deloitte & Touche), **3:27**, 32, 35–6
Survey of Household Spending, 2002 (Statistics Canada), **11:72**
Survey on Financing of Small and Medium Enterprises, 2000 (Statistics Canada), **11:75**
Survey on P & C Insurance, May 2003 (Canadian Federation of Independent Business), **7:53**
Survey on the Importance of Nature to Canadians, 1999 (Special Surveys Group for the Canadian Wildlife Service of Environment Canada), **4:29**
Technology and Banking: A Survey of Consumer Attitudes, 2002 (Strategic Counsel for the Canadian Bankers Association), **11:79**

Tax strategies. *See also* Taxation Under Economics, public policy

Donor, personal interest, **4:39–40**
 Regulations against abuses, **3:32**; **19:75–6**
 Tax evasion, avoidance, **2:36**; **3:17–18**, 69; **19:112–13**
 Tax shelter, profit, **3:64–6**, 68–9; **4:39–40**

Tied-selling (financial sector). *See* Unfair competition Under Competition Under Financial sector, domestic

Usurious interest rate. *See* Criminal interest rate Under Credit

Secteur financier canadien -- *Suite*

Gestion -- *Suite*
 Faillites d'institutions/insolvabilité, **1:21–2**; **6:26–7**, 37, 40, 48, 56; **7:62–6**, 70–2; **10:74–5**, 79–80; **12:8–12**, 14–23, 54–5; **19:32**, 35, 45–6, 52–6, 62–3, 65, 72–4, 76–8, 80, 82
 Gouvernance d'entreprise, **1:37**; **5:79**; **6:34**, 41, 49–51, 72; **7:8**, 13, 53; **8:20**, 26, 31, 71; **10:53–5**, 60, 70–1, 76–7; **12:57–8**, 64–5, 67–8, 70–6; **18:15**, 20; **19:26**, 50, 71
 Rendement financier, **1:22**, 26, 28, 41; **6:53**; **7:37**, 43–5, 55–60, 66, 69, 72; **10:31**, 35, 52, 62, 75–9; **11:35–6**, 59, 84, 86–7, 89, 93–4, 99–100; **13:57**, 79; **18:9**, 29, 74; **19:13**, 34, 83
 Risques, **1:26**, 34; **2:29**; **3:51**; **6:32–8**, 40, 48–51, 54–6, 63; **7:8**, 16, 31, 55–6, 60–2, 66–72; **8:39**, 51–2; **10:24–5**, 57; **11:69**, 89, 92–4, 98–100; **12:20–1**, 44, 47; **14:12**, 19; **18:20–1**, 29, 31, 73
 Pratiques d'affaires. *Voir aussi* Performance des investissements *Sous Investissements, types*

Analystes, **6:65**; **10:58–9**; **12:21–3**; **14:22–4**, 27–8, 33, 39, 57–9; **19:27–8**, 32, 45
 Conflits d'intérêts, **14:27**, 32–3, 37, 39, 59
 Honoraires, commissions, incitatifs, **1:31**, 35; **5:8–9**, 11–12; **6:12**, 14, 57, 74; **7:45**, 57; **8:47–8**, 50, 57, 66, 68; **10:48**, 53, 76; **11:74**, 89–98; **12:62**; **14:17**, 20, 22, 27, 30–4, 36, 40; **19:22**
 Pratiques de l'industrie, **1:30**; **5:10**, 26, 31, 40–1, 48–51, 59, 62; **6:6–7**, 13, 40–1, 57, 74–6; **7:64–5**; **8:7**, 19, 26; **10:41**, 52, 68–9; **11:64**, 72, 90–2; **12:12**, 21, 51–4; **16:45**, 56
 Transparence, **1:24–6**; **5:36–8**, 55, 67–9, 71–4; **6:24**, 65–6; **7:31**, 34, 45–8, 51, 53, 58–62, 67, 72–3; **8:65**, 71; **10:47**, 54–6, 61, 66, 78–80; **11:96–8**, 101; **14:36**, 54; **16:50**; **18:66**; **19:22**, 25–6

Recherche et sondages reliés au secteur
 Assurance, **7:44**, 53; **11:98–100**, 103; **12:23**
 Banques, **5:54**; **7:41–3**, 45, 59; **11:71**, 75–6, 79, 83; **12:30**; **18:9**, 27
 Coopératives, **10:36**, 41
 Financement non traditionnel, **5:25**, 31, 39, 42–3, 51, 54, 65, 69, 73; **6:8**, 17–18; **7:29**, 37, 43; **11:81–2**; **12:78–9**; **18:39–41**, 50, 62, 65–7, 70–2
 Investissement, **10:57**, 77; **14:9**

Secteur financier, concurrence et protection de la vie privée.
Voir aussi Secteur financier, structure de réglementation, valuation *Et aussi* Secteur financier, cadre de réglementation, acteurs clés

Assurance, **1:47**; **7:6**, 9, 24–6, 28–9; **8:20**, 68; **12:62–3**
 Banques, **1:40–1**, 43; **7:6–14**, 16–17, 19, 22, 24–5, 29; **11:77**, **18:61**, 72
 Enjeux frontaliers, **1:40–1**, 43, 47; **7:7**, 13–14, 20–3, 26–7; **10:24**, 26–8; **12:62–3**
 Financement non traditionnel, **5:34**, 42, 71; **18:72**
 Investissement, **12:33**; **14:14**, 77–8, 80

Secteur financier international

États-Unis
 Banques, **1:45**; **5:52**, 54, 64–5; **6:35**, 65, 73; **7:38**, 67; **10:9**, 17; **11:42**, 53, 72–3, 76–8; **14:18–19**, 56; **16:40**; **18:9**

Secteur financier international -- Suite

États-Unis -- *Suite*

Compagnies d'assurance en première ligne, **1:47; 6:56–7; 7:46; 8:19–20, 47, 68; 10:69–70; 11:89, 101–3; 12:17, 57, 62–3, 78; 19:15, 19, 21, 23, 32, 36, 47–8**
Coopération, **7:67–9; 14:59**
Institutions financières, **1:36, 43; 2:29; 5:43, 67–70, 76–8; 6:12–13, 27, 65, 75; 7:48; 10:19, 40, 47, 51, 63–4; 11:92; 13:21; 14:16**

International

Banques, **1:32, 37; 2:22; 6:28–9, 32, 35, 43, 65; 7:7, 38; 11:53, 55; 19:44**
Comparaison internationale, recherche, **1:32; 6:29, 40; 7:8; 10:64; 12:12, 71; 14:62; 18:11, 29**
Coopération, **6:33, 41, 43, 45–6, 51, 61, 64; 7:7, 20, 66–8; 8:27–8, 41–2; 10:48, 54; 12:10, 12–14; 14:38; 18:20; 19:33, 37**
Institutions financières, assurance en première ligne, **2:23; 5:68–9; 6:27, 75; 7:23, 66–7; 10:75; 12:9; 14:53; 19:23–4, 36, 44, 46**

Organismes de réglementation

Études, recherche, **6:31; 10:66; 11:101; 14:27**
Gouvernance, modèle, **1:26; 5:70; 6:13, 25, 29–30, 36, 50; 7:16, 23; 8:41, 50; 10:47, 64, 70, 78, 80; 11:60, 76; 12:16, 40–1, 83; 14:16, 23, 53–5; 16:48; 19:21**
Juridiction, mandat, **1:30–1, 36; 6:32–3, 39, 41, 46–8, 54–6, 73; 7:68–9; 10:51, 57, 67, 73; 11:63–4, 90–2; 13:109, 112; 14:38, 44–5; 18:20, 58**

Secteur financier, structure de réglementation, évaluation.

Voir aussi Secteur financier, concurrence et protection de la vie privée Et aussi Secteur financier, cadre de réglementation, acteurs clés

Cadre d'autoréglementation

Comptabilité, actuariel, règles de souscription, **7:62, 66–8; 8:49; 12:64; 18:20; 19:39, 42–4, 49–50**
Faiblesse et recommandations, **5:69–72; 7:31, 35, 46; 8:12; 10:46–7, 51–3, 58, 61, 65–6, 77–8, 83; 11:84, 101; 12:12, 29, 34, 38, 41, 58, 82**
Normes de l'industrie, **5:74–7; 6:11, 43; 8:24–5, 47–9, 59, 65, 77; 10:43–54, 56–9, 63, 65, 81; 11:65, 86, 88, 91; 12:31, 51–5, 61–3, 69, 72, 80, 82; 18:45–6, 55, 63, 72–3**
Pratiques commerciales, **1:19, 38; 5:25, 31; 6:11, 16–17, 25, 29, 44, 52, 57, 71–2; 7:9, 12, 31, 35, 43–4, 46, 48, 63, 65, 68–9; 10:32–3; 12:14–15, 24, 74, 83; 14:33, 41, 64, 75**

Évaluation du cadre

Coopération, partenariats, **1:21–2, 30, 42; 5:35, 66; 6:6–8, 10–12, 23, 32, 35, 46, 60, 76; 7:17, 61, 74; 10:64–6, 77; 11:40; 12:18, 22, 68, 77; 13:111; 14:31, 63, 68; 16:57; 18:54**

Inquiétudes, **1:41–3; 5:36, 58–61, 73–4; 6:10, 13, 25, 40–1, 45, 52, 56, 66; 7:10, 32, 69–70; 10:44–5, 70, 81–4; 11:55, 60; 12:12–14, 18, 23–5, 37, 76; 14:44–5, 51, 58–9, 68; 18:29**

Juridictionnelle et implications constitutionnelles, **1:30, 32; 2:22; 5:62–3; 6:52, 55, 71, 75; 7:14, 21–3, 26–8, 67; 8:13; 10:32, 64, 66–7, 72–3; 12:13, 15, 40, 42, 78; 14:9, 53, 79; 18:49; 19:37**

Secteur financier, structure de réglementation, évaluation**-- Suite****Évaluation du cadre -- Suite**

Modifications législatives, **2:23; 6:24–5, 38, 47–8, 55–7, 64, 68–9, 76; 7:14–15, 21–2, 32, 34, 73; 8:51; 10:35, 66–7, 83; 12:27, 32, 35, 37; 13:109–10; 15:12, 14; 18:20, 50, 58–9, 66, 69–70, 74**

Révision de la législation et des règlements (Parlement), dispositions de réexamen, **1:42; 6:10, 30, 44–5; 7:14, 26; 12:67–8, 71**

Organismes de réglementation

Analyses des avantages et des coûts, **1:41–2; 7:27, 73**

Budgets/ressources, gouvernance, **1:20, 23, 41; 2:25; 6:16, 20, 33–4, 36–8, 40–1, 45, 68–70, 73; 7:10–11, 15, 23–5, 27–8, 34, 67; 10:77–8; 11:51; 12:27, 36; 14:45, 54–5, 60–2; 18:19**

Coûts, **1:31, 41–2; 6:20, 27, 34, 41–2, 46–7, 52, 70–1, 73; 7:28, 34; 10:52–3, 62; 14:79; 19:112–13**

Rôle, **1:19, 21, 29–30, 36; 5:42, 66, 82; 6:7, 30, 44, 46–7, 60, 70, 75–6; 7:13–15, 24, 55, 74; 8:8, 13, 65, 72; 10:55, 66–7, 78; 11:43, 62, 64; 12:28, 35, 42–3; 14:62; 19:25, 56**

Recommandations (par secteur d'activité)

Assurance, **7:47–8, 53, 70, 73–4; 8:16, 23, 51–2, 68–9; 10:70–1; 11:95–6, 98–103; 12:12–14, 23–5; 19:16, 22, 24–5**

Banques, **6:14; 7:38, 47, 53; 8:23; 10:33; 11:66, 74, 83–4; 19:60**

Coopératives, **10:33, 35**

Financement non traditionnel, **6:11, 16; 7:29, 36–7; 12:78**

Investissement, **8:23, 25; 10:59, 64–5, 70, 72–3, 77, 80–3; 12:28, 39, 76; 13:104, 108–9; 14:9, 29, 32, 34–41, 52, 63–4, 68**

Sociétés de prêt sur salaire. Voir Financement non traditionnel**Soins de santé**

Accès aux services, coûts, **4:86–7, 89; 17:22–3, 58, 62, 86, 89–90**

Assurance maladie, **4:90; 17:53, 89–90**

Fonction de santé publique, **17:12, 16, 24, 27, 29, 35–6, 41, 49, 70, 86, 89, 94–5**

Fournisseurs de soins, **17:28, 94**

Programme social, objectifs, **4:75; 17:24**

Stratagèmes fiscaux. Voir aussi Imposition Sous Économie, politique publique

Abri fiscal, profit, **3:64–6, 68–9; 4:39–40**

Donateur, intérêt personnel, **4:39–40**

Évasion fiscale, **2:36; 3:17–18, 69; 19:112–13**

Règlements contre les abus, **3:32; 19:75–6**

Système de compensation et de règlement des paiements**Instruments de paiement**

Cartes de crédit. *Voir* Cartes de crédit *Sous Accords de crédit Sous Crédit*

Cartes de débit, argent électronique (paiement de prélèvement), **7:35, 39; 11:71, 77–80, 84; 12:26, 31, 35, 69, 74, 80–2; 16:56; 18:37, 48, 51–4, 63–5, 68**

Système de compensation et de règlement des paiements**-- Suite**Instruments de paiement -- *Suite*Chèques du gouvernement, **12:32; 16:55; 18:37**, 45, 48, 50, 55, 59, 65

Processus de paiement

Compensation (échange), **11:43**, 71, 76–7, 79; **12:32**, 69–70, 82; **16:55–7**; **18:34–40**, 42–60, 62, 64–5Évaluation des risques, **18:38**, 47–8, 50, 55–6, 59Innovation, **11:80**; **12:31**, 70, 80–2; **18:38**, 43–5, 51–2, 55–7, 59–61Règlement, **18:38**, 42–3, 45–7, 49, 51–3

Système national

Mesures législatives (système de paiement), **11:79**; **18:38**, 42–3Sécurité, **2:21**; **7:35**; **11:78–80**; **12:31–2**, 81; **18:36–7**, 43, 46, 48, 50, 52, 55, 59, 61, 64Systèmes de paiement (américains et internationaux), **11:39**; **12:27**, 32, 70; **18:43–5**, 48–9, 52, 57–8**Taux d'intérêt usuraire.** Voir Taux d'intérêt criminel *Sous Crédit***Taxe d'accise.** Voir Droits et taxes de douanes et d'accise *Sous Taxes Sous Économie, politique publique***Taxe de transport aérien.** Voir Droits et taxes de douanes et d'accise *Sous Taxes Sous Économie, politique publique***Titres à revenu élevé (TRE).** Voir Titres *Sous Instruments financiers Sous Investissements, types***Truquage d'offres (secteur financier).** Voir Compétition malhonnête *Sous Compétition Sous Secteur financier canadien***Vente liée (secteur financier).** Voir Compétition malhonnête *Sous Compétition Sous Secteur financier canadien***WITNESSES AND COMMITTEE STAFF****Agnew, David, Ombudsman and CEO, Ombudsman for Banking Services and Investments (OBSI)**Banking sector, **16:45**Financial sector, domestic, **16:45**, 47, 56Financial sector, international, **16:48**Financial sector, regulatory framework, assessment, **16:57**Financial sector, regulatory framework, key players, **16:56–7**Investments, regulatory authorities, **16:47**, 50Investments, types, **16:44**, 50–1, 58Organizations and institutions - Finance and investments, **16:44**, 50, 52Organizations and institutions - Ombudsman services and arbitrators, **16:43–5**, 47–54, 57–8Payment clearing and settlement system, **16:56–7**Primary insurance sector, **16:58**Redress, **16:44–58**Retirement and income plans, **16:45**Small and medium-sized enterprises, **16:54–5**Studies, reports and other media, **16:43–4****TÉMOINS ET PERSONNEL DU COMITÉ****Agnew, David, ombudsman et chef de la direction, Ombudsman des services bancaires et d'investissement (OSBI)**Assurance en première ligne, **16:58**Études, rapports et autres médias, **16:43–4**Investissements, organismes de réglementation, **16:47**, 50Investissements, types, **16:44**, 50–1, 58Mesures curatives, **16:44–58**Organisations et institutions - Finance et investissements, **16:44**, 50, 52Organisations et institutions - Services de conciliation et arbitres, **16:43–5**, 47–54, 57–8Petites et moyennes entreprises, **16:54**Régimes de retraite et de revenus, **16:45**Secteur bancaire, **16:45**Secteur financier, cadre de réglementation, acteurs clés, **16:56–7**Secteur financier canadien, **16:45**, 47, 56Secteur financier international, **16:48**Secteur financier, structure de réglementation, évaluation, **16:57**

Algar, Lea, Chairperson, General Insurance OmbudService (GIO)

Financial sector, domestic, **8:51–2, 57**
 Financial sector, international, **8:47**
 Financial sector, regulatory framework, assessment, **8:51–2**
 Organizations and institutions - Finance and investments, **8:45, 49, 55**
 Organizations and institutions - Industry and retail trade, **8:60**
 Organizations and institutions - Ombudsman services and arbitrators, **8:43–60, 62**
 Primary insurance sector, **8:43–5, 47–9, 51–2, 58, 62**
 Redress, **8:43–9, 51, 53–60, 62**

Allen, Joseph, Senior Project Leader, Corporate and Insolvency Law Policy, Industry Canada

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:75–6**
 Banking sector, **19:75**
 Law and regulations, **19:75**
 Organizations and institutions - Insurance, **19:75**
 Retirement and income plans, **19:75**
 Standing committees, **19:76**
 Studies, reports and other media, **19:75**
 Tax strategies, **19:75**

Babe, Jennifer, Vice-Chair, National Business Law Section, Canadian Bar Association (CBA)

Act to amend the Criminal Code (criminal interest rate), **5:56, 58, 60**
 Banking sector, **5:62**
 Court decisions, **5:57, 63–4**
 Credit, **5:58–60, 62, 64**
 Criminal Code, **5:56–62, 64**
 Economic crimes and security measures, **5:57, 59, 61**
 Financial sector, domestic, **5:59, 62**
 Financial sector, regulatory framework, assessment, **5:58, 60–1, 63**
 Laws and regulations, **5:57–8**
 Organizations and institutions - Banking and lending, **5:56–7, 60**
 Organizations and institutions - Competition and consumer protection services, **5:57**
 Organizations and institutions - Finance and investments, **5:62**
 Organizations and institutions - Justice, **5:56–8, 60, 62–4**
 Small and medium-sized enterprises, **5:64**
 Studies, reports and other media, **5:57–8**

Baldwin, John R., Director, Micro Economic Studies and Analysis Division, Statistics Canada

Currency, **13:78, 85**

Agnew, David, ombudsman et chef de la direction, Ombudsman des services bancaires et d'investissement (OSBI) -- Suite

Système de compensation et de règlement des paiements, **16:56–7**

Algar, Lea, présidente du conseil, Service de conciliation en assurance de dommage (SCAD)

Assurance en première ligne, **8:43–5, 47–9, 51–2, 58, 62**
 Mesures curatives, **8:43–9, 51, 53–60, 62**
 Organisations et institutions - Finance et investissements, **8:45, 49, 55**
 Organisations et institutions - Industrie et commerce de détail, **8:60**
 Organisations et institutions - Services de conciliation et arbitres, **8:43–60, 62**
 Secteur financier canadien, **8:51–2, 57**
 Secteur financier international, **8:47**
 Secteur financier, structure de réglementation, évaluation, **8:51–2**

Allen, Joseph, chargé principal de projets, Politique du droit corporatif et de l'insolvabilité, Industrie Canada

Comités permanents, **19:76**
 Études, rapports et autres médias, **19:75**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:75–6**
 Lois et règlements, **19:75**
 Organisations et institutions - Assurance, **19:75**
 Régimes de retraite et de revenus, **19:75**
 Secteur bancaire, **19:75**
 Stratagèmes fiscaux, **19:75**

Babe, Jennifer, vice-présidente, Section nationale du droit des affaires, Association du Barreau canadien (ABC)

Code criminel, **5:56–62, 64**
 Crédit, **5:58–60, 62, 64**
 Crimes économiques et mesures de sécurité, **5:57, 59, 61**
 Décisions du tribunal, **5:57, 63–4**
 Études, rapports et autres médias, **5:57–8**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:56, 58, 60**
 Lois et règlements, **5:58**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:57**
 Organisations et institutions - Finance et investissements, **5:62**
 Organisations et institutions - Justice, **5:56–8, 60, 62–4**
 Organisations et institutions - Opérations bancaires et de prêt, **5:56–7, 60**
 Petites et moyennes entreprises, **5:64**
 Secteur bancaire, **5:62**
 Secteur financier canadien, **5:59, 62**
 Secteur financier, structure de réglementation, évaluation, **5:58, 60–1, 63**

Baldwin, John R., directeur, Division des études de l'analyse microéconomique, Statistique Canada

Économie, commerce canadien et international, **13:70, 74–5, 78, 85**

Baldwin, John R., Director, Micro Economic Studies and Analysis Division, Statistics Canada – *Cont'd*

Economics, domestic and international trading, **13:70**, 74–5, 78, 85
 Economics, growth and development, **13:65–70**, 74–9, 82, 85, 88, 90–1
 Economics, legal entities, **13:69–70**, 75, 85, 88
 Economics, markets and sectors, **13:69–70**, 74–8, 83, 85, 88, 90
 Economics, public policy, **13:67**, 69, 89
 Employment, **13:65–9**, 77, 82, 88–90
 Financial sector, regulatory framework, key players, **13:84–5**
 Organizations and institutions - Business and economic development, **13:66**
 Organizations and institutions - Statistics, **13:65**, 68, 84–5, 89–90
 Small and medium-sized enterprises, **13:69**, 85, 88

Banfield, Chantal R., General Counsel, TransUnion of Canada Inc.

Banking sector, **10:18**
 Credit, **10:17–18**, 21–2, 24–7, 29–30
 Financial sector, domestic, **10:25**
 Laws and regulations, **10:18**, 27, 30
 Organizations and institutions - Competition and consumer protection services, **10:18**
 Organizations and institutions - Credit and electronic payment services, **10:21**, 25–7

Belaïche, Oscar, Vice-President and Portfolio Manager, Goodman & Company Investment Counsel, Dynamic Mutual Funds (Personal communication)

Commissions of inquiry, **16:80**
 Economics, growth and development, **16:79–80**, 82
 Economics, legal entities, **16:79–82**
 Economics, markets and sectors, **16:79–81**
 Economics, public policy, **16:80–1**
 Government policies, **16:80**
 Investments, types, **16:79–82**
 Organizations and institutions - Finance and investments, **16:79–80**
 Primary insurance sector, **16:79**

Bélanger, Alain, Coordinator, Research and Analysis, Demography Division, Statistics Canada

Demographics, **17:16**
 Economics, growth and development, **17:16**
 Employment, **17:16–17**

Bernier, Jean-Pierre, Vice-President and General Counsel, Canadian Life and Health Insurance Association (CLHIA)

Financial sector, competition and privacy protection, **12:63**
 Laws and regulations, **12:63**
 Organizations and institutions - Communications, **12:63**
 Primary insurance sector, **12:63**

Baldwin, John R., directeur, Division des études de l'analyse microéconomique, Statistique Canada -- *Suite*

Économie, croissance et développement, **13:65–70**, 74–9, 82, 85, 88, 90–1
 Économie, entités juridiques, **13:69–70**, 75, 85, 88
 Économie, marchés et secteurs d'activité, **13:69–70**, 74–8, 83, 85, 88, 90
 Économie, politique publique, **13:67**, 69, 89
 Emploi, **13:65–9**, 77, 82, 88–90
 Monnaie, **13:78**, 85
 Organisations et institutions - Développement commercial et économique, **13:66**
 Organisations et institutions - Statistiques, **13:65**, 68, 84–5, 89–90
 Petites et moyennes entreprises, **13:69**, 85, 88
 Secteur financier, cadre de réglementation, acteurs clés, **13:84–5**

Banfield, Chantal R., avocat-conseil, TransUnion of Canada Inc.

Crédit, **10:17–18**, 21–2, 24–7, 29–30
 Lois et règlements, **10:18**, 27, 30
 Organisations et institutions - Concurrence et protection des consommateurs, **10:18**
 Organisations et institutions - Crédit et services de paiement électronique, **10:21**, 25–7
 Secteur bancaire, **10:18**
 Secteur financier canadien, **10:25**

Belaïche, Oscar, vice-président et gestionnaire de portefeuille, Goodman & Company Investment Counsel, Dynamic Mutual Funds (Présentation personnelle)

Assurance en première ligne, **16:79**
 Commissions d'enquête parlementaires, **16:80**
 Économie, croissance et développement, **16:79–80**, 82
 Économie, entités juridiques, **16:79–82**
 Économie, marchés et secteurs d'activité, **16:79–81**
 Économie, politique publique, **16:80–1**
 Investissements, types, **16:79–82**
 Organisations et institutions - Finance et investissements, **16:79–80**
 Politiques gouvernementales, **16:80**

Bélanger, Alain, coordonnateur, Recherche et analyse, Division de la démographie, Statistique Canada

Démographie, **17:16**
 Économie, croissance et développement, **17:16–17**
 Emploi, **17:16–17**

Bernier, Jean-Pierre, vice-président et avocat général, Association canadienne des compagnies d'assurances de personnes (ACCAP)

Assurance en première ligne, **12:63**
 Lois et règlements, **12:63**
 Organisations et institutions - Communications, **12:63**
 Secteur financier, concurrence et protection de la vie privée, **12:63**

Bishop, Norman J.K., Board Secretary, Canadian Association of Community Financial Service Providers (Issue 5); Canadian Payday Loan Association (CPLA) (Issue 18)
 Act to amend the Criminal Code (criminal interest rate), **5:69; 18:63**
 Alternative financing, **5:68, 70, 74–6; 18:63–74**
 Banking sector, **18:64, 68, 70**
 Bills cited, **18:66**
 Cooperatives, **18:74**
 Credit, **18:70**
 Criminal Code, **5:69; 18:66, 69–70**
 Financial sector, competition and privacy protection, **18:72**
 Financial sector, domestic, **5:69–70; 18:65–7, 70–4**
 Financial sector, international, **5:68–9, 78**
 Financial sector, regulatory framework, assessment, **5:70; 18:63, 66, 69–70, 74**
 Organizations and institutions - Banking and lending, **5:68; 18:63–7, 69–70, 72**
 Organizations and institutions - Competition and consumer protection services, **5:69**
 Organizations and institutions - Education and research, **5:75; 18:65, 72**
 Organizations and institutions - Finance and investments, **5:68**
 Organizations and institutions - Industry and retail trade, **5:75; 18:71**
 Organizations and institutions - Justice, **18:66**
 Payment clearing and settlement system, **18:63–5**
 Studies, reports, and other media, **5:75; 18:65–7, 71–2**

Black, Heather, Assistant Privacy Commissioner, Office of the Privacy Commissioner of Canada
 Bank Act, **7:6, 8**
 Banking sector, **7:7–8, 14**
 Cooperatives, **7:6**
 Credit, **7:8, 19, 22, 26**
 Economic crimes and security measures, **7:8, 17–18**
 Financial sector, competition and privacy protection, **7:6–15, 17, 19–22, 26–7, 29**
 Financial sector, domestic, **7:6, 8, 22**
 Financial sector, international, **7:7–8, 20, 23**
 Financial sector, regulatory framework, assessment, **7:11, 14–15, 17, 21–7**
 Laws and regulations, **7:6–11, 14–15, 17–20, 22, 27**
 Organizations and institutions - Accounting, **7:7, 14**
 Organizations and institutions - Banking and lending, **7:7–8, 10–12**
 Organizations and institutions - Business and economic development, **7:20**
 Organizations and institutions - Communications, **7:26**
 Organizations and institutions - Competition and consumer protection services, **7:6–12, 14–15, 17, 19–27, 29**
 Organizations and institutions - Credit and electronic payment services, **7:19**
 Organizations and institutions - Education and research, **7:21**
 Organizations and institutions - Justice, **7:20**
 Organizations and institutions - Public administration, **7:15**
 Organizations and institutions - Security, **7:17**
 Redress, **7:10–11, 15, 20**

Bishop, Norman J.K., secrétaire du conseil, Association canadienne des fournisseurs de services financiers communautaires (Fasc. 5); Association canadienne des prêteurs sur salaire (ACPS) (Fasc. 18)
 Code criminel, **5:69; 18:66, 69–70**
 Coopératives, **18:74**
 Crédit, **18:70**
 Études, rapports et autres médias, **5:75; 18:65–7, 71–2**
 Financement non traditionnel, **5:68, 70, 74–6; 18:63–74**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:69; 18:63**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:69**
 Organisations et institutions - Éducation et recherche, **5:75; 18:65, 72**
 Organisations et institutions - Finance et investissements, **5:68**
 Organisations et institutions - Industrie et commerce de détail, **5:75; 18:71**
 Organisations et institutions - Justice, **18:66**
 Organisations et institutions - Opérations bancaires et de prêt, **5:68; 18:63–7, 69–70, 72**
 Projets de loi cités, **18:66**
 Secteur bancaire, **18:64, 68, 70**
 Secteur financier canadien, **5:69–70; 18:65–7, 70–4**
 Secteur financier, concurrence et protection de la vie privée, **18:72**
 Secteur financier international, **5:68–9, 78**
 Secteur financier, structure de réglementation, évaluation, **5:70; 18:63, 66, 69–70, 74**
 Système de compensation et de règlement des paiements, **18:63–5**

Black, Heather, commissaire adjointe à la protection de la vie privée, Commissariat à la protection de la vie privée du Canada
 Coopératives, **7:6**
 Crédit, **7:8, 19, 22, 26**
 Crimes économiques et mesures de sécurité, **7:8, 17–18**
 Études, rapports et autres médias, **7:8, 14, 27**
 Loi sur les banques, **7:6, 8**
 Lois et règlements, **7:6–11, 14–15, 17–20, 22, 27**
 Mesures curatives, **7:10–11, 15, 20**
 Organisations et institutions - Administration publique, **7:15**
 Organisations et institutions - Communications, **7:26**
 Organisations et institutions - Comptabilité, **7:7, 14**
 Organisations et institutions - Concurrence et protection des consommateurs, **7:6–12, 14–15, 17, 19–27, 29**
 Organisations et institutions - Crédit et services de paiement électronique, **7:19**
 Organisations et institutions - Développement commercial et économique, **7:20**
 Organisations et institutions - Éducation et recherche, **7:21**
 Organisations et institutions - Justice, **7:20**
 Organisations et institutions - Opérations bancaires et de prêt, **7:7–8, 10–12**
 Organisations et institutions - Sécurité, **7:17**
 Secteur bancaire, **7:7–8, 14**
 Secteur financier canadien, **7:6, 8, 22**
 Secteur financier, concurrence et protection de la vie privée, **7:6–15, 17, 19–22, 26–7, 29**
 Secteur financier international, **7:7–8, 20, 23**

Black, Heather, Assistant Privacy Commissioner, Office of the Privacy Commissioner of Canada – *Cont'd*
Studies, reports, and other media, 7:8, 14, 27

Bourassa, Louise, Senior Vice-President, Administrative Services, Laurentian Bank of Canada, Canadian Bankers Association (CBA)
Banking sector, 18:46–7, 52, 54, 60–1
Financial sector, domestic, 18:60–1
Financial sector, regulatory framework, key players, 18:51
Industry standards, 18:48
Organizations and institutions - Banking and lending, 18:51, 54, 60–1
Payment clearing and settlement system, 18:46–8, 54, 60–1
Studies, reports and other media, 18:54

Bourque, Paul, Senior Vice-President, Member Regulation, Investment Dealers Association of Canada (IDA)
Economic crimes and security measures, 14:39–40
Financial sector, domestic, 14:30–1, 33–5
Financial sector, international, 14:38
Financial sector, regulatory framework, assessment, 14:31–2, 34, 38
Industry standards, 14:29–30, 33–5
Investments, regulatory authorities, 14:30, 32–5, 37–8
Investments, types, 14:29–33, 35, 37–40
Laws and regulations, 14:30, 37
Organizations and institutions - Finance and investments, 14:29–33, 35, 38–40
Redress, 14:38
Studies, reports and other media, 14:29, 31–2, 34, 38

Boutin, Brigitte, Deputy Ombudsman, Ombudsman for Banking Services and Investments (OBSI)
Banking sector, 16:46
Investments, types, 16:46
Organizations and institutions - Ombudsman services and arbitrators, 16:53–4, 57
Redress, 16:46, 49–50, 53–4, 57

Boyles, James, General Secretary, General Synod of the Anglican Church of Canada
Laws and regulations, 12:44
Organizations and institutions - Religious associations, 12:43–4

Brierley, James, Chairman, President, Munich Re Canada, Canadian Life and Health Insurance Association (CLHIA)
Economics, legal entities, 19:18, 20, 27, 36
Economics, markets and sectors, 19:27–8, 36
Economics, public policy, 19:37
Financial sector, domestic, 19:25, 34, 36
Financial sector, international, 19:19, 36–7
Financial sector, regulatory framework, assessment, 19:25, 37

Black, Heather, commissaire adjointe à la protection de la vie privée, Commissariat à la protection de la vie privée du Canada -- *Suite*

Secteur financier, structure de réglementation, évaluation, 7:11, 14–15, 17, 21–7

Bourassa, Louise, première vice-présidente, Services administratifs, Banque Laurentienne du Canada, Association des banquiers canadiens (ABC)
Études, rapports et autres médias, 18:54
Normes de l'industrie, 18:48
Organisations et institutions - Opérations bancaires et de prêt, 18:51, 54, 60–1
Secteur bancaire, 18:46–7, 52, 54, 60–1
Secteur financier, cadre de réglementation, acteurs clés, 18:51
Secteur financier canadien, 18:60–1
Système de compensation et de règlement des paiements, 18:46–8, 54, 60–1

Bourque, Paul, premier vice-président, Réglementation des membres, Association canadienne des courtiers en valeurs mobilières (ACCOVAM)

Crimes économiques et mesures de sécurité, 14:39–40
Études, rapports et autres médias, 14:29, 31–2, 34, 38
Investissements, organismes de réglementation, 14:30, 32–5, 37–8
Investissements, types, 14:29–33, 35, 37–40
Lois et règlements, 14:30, 37
Mesures curatives, 14:38
Normes de l'industrie, 14:29–30, 33–5
Organisations et institutions - Finance et investissements, 14:29–33, 35, 38–40
Secteur financier canadien, 14:30–1, 33–5
Secteur financier international, 14:38
Secteur financier, structure de réglementation, évaluation, 14:31–2, 34, 38

Boutin, Brigitte, ombudsman adjoint, Ombudsman des services bancaires et d'investissement (OSBI)

Investissements, types, 16:46
Mesures curatives, 16:46, 49–50, 53–4, 57
Organisations et institutions - Services de conciliation et arbitres, 16:53–4, 57
Secteur bancaire, 16:46

Boyles, James, secrétaire général, General Synod of the Anglican Church of Canada

Lois et règlements, 12:44
Organisations et institutions - Associations religieuses, 12:43–4

Brierley, James, président de Munich Re Canada et de l'Association canadienne des compagnies d'assurances de personnes (ACCAP)

Assurance en première ligne, 19:18–20, 24–5, 27–8, 31, 33–8
Économie, entités juridiques, 19:18, 20, 27, 36
Économie, marchés et secteurs d'activité, 19:27–8, 36
Économie, politique publique, 19:37
Études, rapports et autres médias, 19:18
Investissements, types, 19:27, 36–7
Lois et règlements, 19:27

Brierley, James, Chairman, President, Munich Re Canada, Canadian Life and Health Insurance Association (CLHIA)

- *Cont'd*

- Financial sector, regulatory framework, key players, **19:20**, 25, 28, 31, 33–7
- Government policies, **19:37**
- Industry standards, **19:18–20**, 24–5, 28, 34, 36–7
- Investments, types, **19:27**, 36–7
- Laws and regulations, **19:27**
- Organizations and institutions - Accounting, **19:20**, 25
- Organizations and institutions - Insurance, **19:17**, 20, 25, 30–1, 33, 37
- Organizations and institutions - Statistics, **19:20**, 27, 34
- Primary insurance sector, **19:18–20**, 24–5, 27–8, 31, 33–8
- Reinsurance sector, **19:17–20**, 24–5, 27–8, 30–1, 33–6, 38
- Studies, reports and other media, **19:18**

Brooks, Michael, Executive Director, Real Property Association of Canada (REALpac)

- Economics, legal entities, **16:63–5**, 76
- Economics, markets and sectors, **16:63–5**
- Economics, public policy, **16:65**
- Financial sector, regulatory framework, key players, **16:63**
- Government policies, **16:64**
- Investments, types, **16:63–5**, 76
- Laws and regulations, **16:63**
- Organizations and institutions - Finance and investments, **16:63–5**
- Primary insurance sector, **16:63**

Brown, David, Chair, Ontario Securities Commission (OSC)

- Criminal Code, **14:48–9**
- Economic crimes and security measures, **14:46–8**, 55–6, 58, 60–1, 67
- Economics, growth and development, **14:43**
- Economics, legal entities, **14:54–6**, 58–60, 62, 65–6
- Economics, markets and sectors, **14:55–8**, 61, 64, 66
- Financial sector, domestic, **14:42**, 51, 53–5, 58–60
- Financial sector, international, **14:45**, 53, 55–6, 59, 62
- Financial sector, regulatory framework, assessment, **14:45**, 51–5, 58–64
- Industry standards, **14:42**, 48, 52, 55–6, 58–9, 64–6
- Investments, regulatory authorities, **14:42–3**, 45–51, 54, 56–7, 61–5, 67
- Investments, types, **14:42–3**, 46, 52, 57, 59–61, 64
- Laws and regulations, **14:43**, 49, 55, 65
- Meetings and speeches, **14:42–4**, 52–3
- Organizations and institutions - Communications, **14:58**
- Organizations and institutions - Finance and investments, **14:42–55**, 57–60, 62, 64, 67
- Organizations and institutions - Industry and retail trade, **14:56**, 58
- Organizations and institutions - Justice, **14:45**, 48, 67
- Organizations and institutions - Ombudsman services and arbitrators, **14:42**, 53
- Organizations and institutions - Security, **14:46**, 60–1, 67
- Redress, **14:42–4**, 46–54, 57–8, 62–4, 67
- Retirement and income plans, **14:66**
- Small and medium-sized enterprises, **14:62**
- Standing committees, **14:42–3**, 51
- Studies, reports and other media, **14:42**, 50, 66

Brierley, James, président de Munich Re Canada et de l'Association canadienne des compagnies d'assurances de personnes (ACCAP) -- Suite

- Normes de l'industrie, **19:18–20**, 24–5, 28, 34, 36–7
- Organisations et institutions - Assurance, **19:17**, 20, 25, 30–1, 33, 37
- Organisations et institutions - Comptabilité, **19:20**, 25
- Organisations et institutions - Statistiques, **19:20**, 27, 34
- Politiques gouvernementales, **19:37**
- Réassurance, **19:17–20**, 24–5, 27–8, 30–1, 33–6, 38
- Secteur financier, cadre de réglementation, acteurs clés, **19:20**, 25, 28, 31, 33–7
- Secteur financier canadien, **19:25**, 34, 36
- Secteur financier international, **19:19**, 36–7
- Secteur financier, structure de réglementation, évaluation, **19:25**, 37

Brooks, Michael, directeur exécutif, Association des biens immobiliers du Canada

- Assurance en première ligne, **16:63**
- Économie, entités juridiques, **16:63–5**, 76
- Économie, marchés et secteurs d'activité, **16:63–5**
- Économie, politique publique, **16:65**
- Investissements, types, **16:63–5**, 76
- Lois et règlements, **16:63**
- Organisations et institutions - Finance et investissements, **16:63–5**
- Politiques gouvernementales, **16:64**
- Secteur financier, cadre de réglementation, acteurs clés, **16:63**

Brown, David, président, Commission des valeurs mobilières de l'Ontario (CVMO)

- Code criminel, **14:48–9**
- Comités permanents, **14:42–3**, 51
- Crimes économiques et mesures de sécurité, **14:46–8**, 55–6, 58, 60–1, 67
- Économie, croissance et développement, **14:43**
- Économie, entités juridiques, **14:54–6**, 58–60, 62, 65–6
- Économie, marchés et secteurs d'activité, **14:55–8**, 61, 64, 66
- Études, rapports et autres médias, **14:42**, 50, 66
- Investissements, organismes de réglementation, **14:42–3**, 45–51, 54, 56–7, 61–5, 67
- Investissements, types, **14:42–3**, 46, 52, 57, 59–61, 64
- Lois et règlements, **14:43**, 49, 55, 65
- Mesures curatives, **14:42–4**, 46–54, 57–8, 62–4, 67
- Normes de l'industrie, **14:42**, 48, 52, 55–6, 58–9, 64–6
- Organisations et institutions - Communications, **14:58**
- Organisations et institutions - Finance et investissements, **14:42–55**, 57–60, 62, 64, 67
- Organisations et institutions - Industrie et commerce de détail, **14:56**, 58
- Organisations et institutions - Justice, **14:45**, 48, 67
- Organisations et institutions - Sécurité, **14:46**, 60–1, 67
- Organisations et institutions - Services de conciliation et arbitres, **14:42**, 53
- Petites et moyennes entreprises, **14:62**
- Régimes de retraite et de revenus, **14:66**
- Réunions et allocutions, **14:42–4**, 52–3
- Secteur financier canadien, **14:42**, 51, 53–5, 58–60
- Secteur financier international, **14:45**, 53, 55–6, 59, 62

Brown, Peggy-Anne, Chair of the Board of Directors, Ombudsman for Banking Services and Investments (OBSI)

Financial sector, domestic, 8:26
 Financial sector, international, 8:27–8, 42
 Industry standards, 8:27–8
 Investments, regulatory authorities, 8:26
 Investments, types, 8:29
 Meetings and speeches, 8:28
 Organizations and institutions - Business and economic development, 8:27–8, 42
 Organizations and institutions - Finance and investments, 8:26
 Organizations and institutions - Ombudsman services and arbitrators, 8:26–9, 33, 35–6, 38, 42
 Redress, 8:26–9, 31, 33, 35–6, 38, 42
 Small and medium-sized enterprises, 8:29, 36
 Studies, reports, and other media, 8:26–7

Brown, Robert L. (Personal communication)

Demographics, 17:87–9, 92, 95–6
 Economics, growth and development, 17:88–9, 91, 95–6
 Economics, legal entities, 17:91
 Economics, markets and sectors, 17:95
 Economics, public policy, 17:95–6
 Employment, 17:87–9, 93, 95
 Family and society, 17:92
 Government policies, 17:90, 95
 Laws and regulations, 17:93
 Organizations and institutions - Business and economic development, 17:95
 Retirement and income plans, 17:89, 91, 93

Brown, Sally, Chief Executive Officer, Heart and Stroke Foundation of Canada, Health Charities Coalition of Canada

Charitable organizations and foundations, 3:40–3, 51–2, 57–8, 62
 Economics, public policy, 3:41, 51
 Financial sector, domestic, 3:51
 Government policies, 3:42–4, 51
 Laws and regulations, 3:41–2
 Organizations and institutions - Cooperatives and helping organizations, 3:41, 43
 Organizations and institutions - Health, 3:40–2, 52, 57
 Organizations and institutions - Statistics, 3:62

Brown, Tad, Chair, Government Relations Committee, Association of Fundraising Professionals (AFP)

Charitable organizations and foundations, 3:26–8, 36, 38–9
 Financial sector, regulatory framework, key players, 3:35
 Government policies, 3:26–7
 Organizations and institutions - Cooperatives and helping organizations, 3:26
 Organizations and institutions - Education and research, 3:36
 Organizations and institutions - Health, 3:27
 Organizations and institutions - Justice, 3:35

Brown, David, président, Commission des valeurs mobilières de l'Ontario (CVMO) -- Suite

Secteur financier, structure de réglementation, évaluation, 14:45, 51–5, 58–64

Brown, Peggy-Anne, présidente du conseil d'administration, Ombudsman des services bancaires et d'investissement (OSBI)

Études, rapports et autres médias, 8:26–7
 Investissements, organismes de réglementation, 8:26
 Investissements, types, 8:29
 Mesures curatives, 8:26–9, 31, 33, 35–6, 38, 42
 Normes de l'industrie, 8:27–8
 Organisations et institutions - Développement commercial et économique, 8:27–8, 42
 Organisations et institutions - Finance et investissements, 8:26
 Organisations et institutions - Services de conciliation et arbitres, 8:26–9, 33, 35–6, 38, 42
 Petites et moyennes entreprises, 8:29, 36
 Réunions et allocutions, 8:28
 Secteur financier canadien, 8:26
 Secteur financier international, 8:27–8, 42

Brown, Robert L. (Présentation personnelle)

Démographie, 17:87–9, 92, 95–6
 Économie, croissance et développement, 17:88–9, 91, 95–6
 Économie, entités juridiques, 17:91
 Économie, marchés et secteurs d'activité, 17:95
 Économie, politique publique, 17:95–6
 Emploi, 17:87–9, 93, 95
 Famille et société, 17:92
 Lois et règlements, 17:93
 Organisations et institutions - Développement commercial et économique, 17:95
 Politiques gouvernementales, 17:90, 95
 Régimes de retraite et de revenus, 17:89, 91, 93

Brown, Sally, directrice générale, Fondation des maladies du cœur, Coalition canadienne des organismes bénévoles en santé

Économie, politique publique, 3:41, 51
 Lois et règlements, 3:41–2
 Organisations et institutions - Coopératives et organismes d'aide, 3:41, 43
 Organisations et institutions - Santé, 3:40–2, 52, 57
 Organisations et institutions - Statistiques, 3:62
 Organismes de bienfaisance et fondations, 3:40–3, 51–2, 57–8, 62
 Politiques gouvernementales, 3:42–4, 51
 Secteur financier canadien, 3:51

Brown, Tad, président, Comité des relations gouvernementales, Association des professionnels en philanthropie

Comités permanents, 3:27
 Études, rapports et autres médias, 3:27
 Organisations et institutions - Coopératives et organismes d'aide, 3:26
 Organisations et institutions - Éducation et recherche, 3:36
 Organisations et institutions - Justice, 3:35
 Organisations et institutions - Santé, 3:27

Brown, Tad, Chair, Government Relations Committee, Association of Fundraising Professionals (AFP) – *Cont'd*

Questions of privilege and Points of order, Gifts of real estate, Senator Angus, **3:28**
 Standing committees, **3:27**
 Studies, reports and other media, **3:27**

Buell, Stan I., Founder and President, Small Investor Protection Association

Financial sector, domestic, **10:77**
 Financial sector regulatory framework, assessment, **10:72**, 77–8, 81–2, 84
 Investments, regulatory authorities, **10:81–3**
 Investments, types, **10:71**, 77–8, 81
 Organizations and institutions - Finance and investments, **10:77**, 82–4
 Primary insurance sector, **10:81**
 Redress, **10:71**, 81

Bundus, Randy, Vice-President and General Counsel, Insurance Bureau of Canada (IBC)

Economics, growth and development, **19:15**
 Economics, legal entities, **19:15**, 21
 Financial sector, international, **19:15**
 Financial sector, regulatory framework, assessment, **19:16**
 Financial sector, regulatory framework, key players, **19:15–16**, 28
 Industry standards, **19:15–16**, 28
 Investments, types, **19:15**
 Organizations and institutions - Finance and investments, **19:21**
 Organizations and institutions - Insurance, **19:14**, 16
 Organizations and institutions - Justice, **19:15**
 Organizations and institutions - Statistics, **19:16**
 Primary insurance sector, **19:14–16**, 21, 28–9
 Reinsurance sector, **19:14–16**, 21, 28–9
 Small and medium-sized enterprises, **19:14**
 Studies, reports and other media, **19:16**

Burrows, Malcolm, Chair, Government Relations Committee, Canadian Association of Gift Planners (CAGP)

Charitable organizations and foundations, **3:30–2**, 35, 37–8
 Economics, growth and development, **3:31**
 Economics, legal entities, **3:31**
 Economics, public policy, **3:30**, 35
 Financial sector, regulatory framework, key players, **3:30–1**
 Government policies, **3:31**
 Laws and regulations, **3:31**, 35
 Organizations and institutions - Accounting, **3:30**
 Organizations and institutions - Cooperatives and helping organizations, **3:30–1**
 Primary insurance sector, **3:37–8**
 Tax strategies, **3:32**

Brown, Tad, président, Comité des relations gouvernementales, Association des professionnels en philanthropie -- *Suite*

Organismes de bienfaisance et fondations, **3:26–8**, 36, 38–9
 Politiques gouvernementales, **3:26–7**
 Questions de privilège et Rappels au règlement, Dons de biens fonciers, sénateur Angus, **3:28**
 Secteur financier, cadre de réglementation, acteurs clés, **3:35**

Buell, Stan I., fondateur et président, Small Investor Protection Association

Assurance en première ligne, **10:81**
 Investissements, organismes de réglementation, **10:81–3**
 Investissements, types, **10:71**, 77–8, 81
 Mesures curatives, **10:71**, 81
 Organisations et institutions - Finance et investissements, **10:77**, 82–4
 Secteur financier canadien, **10:77**
 Secteur financier, structure de réglementation, évaluation, **10:72**, 77–8, 81–2, 84

Bundus, Randy, vice-président et directeur juridique, Bureau d'assurance du Canada (BAC)

Assurance en première ligne, **19:14–16**, 21, 28–9
 Économie, croissance et développement, **19:15**
 Économie, entités juridiques, **19:15**, 21
 Études, rapports et autres médias, **19:16**
 Investissements, types, **19:15**
 Normes de l'industrie, **19:15–16**, 28
 Organisations et institutions - Assurance, **19:14**, 16
 Organisations et institutions - Finance et investissements, **19:21**
 Organisations et institutions - Justice, **19:15**
 Organisations et institutions - Statistiques, **19:16**
 Petites et moyennes entreprises, **19:14**
 Réassurance, **19:14–16**, 21, 28–9
 Secteur financier, cadre de réglementation, acteurs clés, **19:15–16**, 28
 Secteur financier international, **19:15**
 Secteur financier, structure de réglementation, évaluation, **19:16**

Burrows, Malcolm, président, Comité des relations gouvernementales, Association canadienne des professionnels en dons planifiés (ACPDp)

Assurance en première ligne, **3:37–8**
 Économie, croissance et développement, **3:31**
 Économie, entités juridiques, **3:31**
 Économie, politique publique, **3:30**, 35
 Lois et règlements, **3:31**, 35
 Organisations et institutions - Comptabilité, **3:30**
 Organisations et institutions - Coopératives et organismes d'aide, **3:30–1**
 Organismes de bienfaisance et fondations, **3:30–2**, 35, 37–8
 Politiques gouvernementales, **3:31**
 Secteur financier, cadre de réglementation, acteurs clés, **3:30–1**
 Stratagèmes fiscaux, **3:32**

Burton, Lenore, Director General, Learning and Literacy, Human Resources and Skills Development Canada

Act to provide financial assistance for post-secondary education savings, **4:95–6**
 Education savings plan, **4:59**
 Family and society, **4:57, 59**
 Laws and regulations, **4:95**
 Post-secondary education, **4:57, 95–6**
 Retirement and income plans, **4:57, 59, 95**

Campbell, Terry, Vice-President, Policy, Canadian Bankers Association (CBA)

Alternative financing, **11:81–2; 18:50**
 Bank Act, **18:36**
 Banking sector, **11:73–4, 81; 18:36–8, 47, 51, 57**
 Cooperatives, **11:81**
 Credit, **11:75**
 Economic crimes and security measures, **11:80; 18:36, 55**
 Economics, markets and sectors, **11:75**
 Financial sector, domestic, **11:71, 73, 75; 18:58**
 Financial sector, international, **11:73; 18:58**
 Financial sector, regulatory framework, assessment, **18:49**
 Financial sector, regulatory framework, key players, **18:36–7, 51**
 Industry standards, **18:47, 59**
 Laws and regulations, **18:36, 48, 51**
 Organizations and institutions - Banking and lending, **18:37**
 Organizations and institutions - Education and research, **11:81; 18:58, 81**
 Organizations and institutions - Statistics, **11:75**
 Payment clearing and settlement system, **11:80; 18:36, 38, 45–50, 55–7, 59**
 Small and medium-sized enterprises, **11:75**
 Standing committees, **11:81**
 Studies, reports, and other media, **11:75, 81**

Chatsis, Deborah, Human Rights, Humanitarian Affairs and International Women's Equality Division, Foreign Affairs Canada

Economics, domestic and international trading, **2:38, 46–7**
 Economics, public policy, **2:38–9, 47**
 Fiscal agreements and Canadian treaties, **2:38–9, 47**
 Government policies, **2:38**
 Human rights, **2:38–9, 43, 46–8**
 Organizations and institutions - Cooperatives and helping organizations, **2:38, 48**
 Organizations and institutions - Security, **2:38, 48**

Cleary, Richard A., President, Equifax Canada Inc.

Credit, **10:7–11, 13–17, 19–20, 22–8**
 Financial sector, competition and privacy protection, **10:26**
 Financial sector, domestic, **10:24**
 Laws and regulations, **10:7, 29**
 Organizations and institutions - Credit and electronic payment services, **10:7–11, 13–16, 19, 22–8**

Burton, Lenore, directrice générale, Apprentissage et alphabétisation, Ressources humaines et Développement des compétences Canada

Enseignement postsecondaire, **4:57, 95–6**
 Épargne pour études, **4:59**
 Famille et société, **4:57, 59**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:95–6**
 Lois et règlements, **4:95**
 Régimes de retraite et de revenus, **4:57, 59, 95**

Campbell, Terry, vice-président, Politiques, Association des banquiers canadiens (ABC)

Comités permanents, **11:81**
 Coopératives, **11:81**
 Crédit, **11:75**
 Crimes économiques et mesures de sécurité, **11:80; 18:36, 55**
 Économie, marchés et secteurs d'activité, **11:75**
 Études, rapports et autres médias, **11:75, 81**
 Financement non traditionnel, **11:81–2; 18:50**
 Loi sur les banques, **18:36**
 Lois et règlements, **18:36, 48, 51**
 Normes de l'industrie, **18:47, 59**
 Organisations et institutions - Éducation et recherche, **11:81; 18:58, 81**
 Organisations et institutions - Opérations bancaires et de prêt, **18:37**
 Organisations et institutions - Statistiques, **11:75**
 Petites et moyennes entreprises, **11:75**
 Secteur bancaire, **11:73–4, 81; 18:36–8, 47, 51, 57**
 Secteur financier, cadre de réglementation, acteurs clés, **18:36–7, 51**
 Secteur financier canadien, **11:71, 73, 75; 18:58**
 Secteur financier international, **11:73; 18:58**
 Secteur financier, structure de réglementation, évaluation, **18:49**
 Système de compensation et de règlement des paiements, **11:80; 18:36, 38, 45–50, 55–7, 59**

Chatsis, Deborah, Droits de la personne, des affaires humanitaires et de la promotion internationale de la femme, Affaires étrangères Canada

Accords fiscaux et traités du Canada, **2:38–9, 47**
 Droits de la personne, **2:38–9, 43, 46–8**
 Économie, commerce canadien et international, **2:38, 46–7**
 Économie, politique publique, **2:38–9, 47**
 Organisations et institutions - Coopératives et organismes d'aide, **2:38, 48**
 Organisations et institutions - Sécurité, **2:38, 48**
 Politiques gouvernementales, **2:38**

Cleary, Richard A., président, Equifax Canada Inc.

Credit, **10:7–11, 13–17, 19–20, 22–8**
 Lois et règlements, **10:7, 29**
 Organisations et institutions - Crédit et services de paiement électronique, **10:7–11, 13–16, 19, 22–8**
 Secteur financier canadien, **10:24**
 Secteur financier, concurrence et protection de la vie privée, **10:26**

Conway, Chris, Manager, Government Relations, Real Property Association of Canada (REALpac)
 Organizations and institutions - Finance and investments, 16:58

Courtois, Bernard, President and Chief Executive Officer, Information Technology Association of Canada (ITAC)
 Currency, 13:16, 26
 Economics, domestic and international trading, 13:29
 Economics, growth and development, 13:15–19, 21–2, 25–7, 29, 32
 Economics, legal entities, 13:16–17
 Economics, markets and sectors, 13:15–17, 22, 25–7, 29–32
 Economics, public policy, 13:16–17, 22, 25, 29–31
 Employment, 13:15–17, 21–2, 29
 Government policies, 13:22, 25
 Organizations and institutions - Banking and lending, 13:27
 Organizations and institutions - Education and research, 13:16–18
 Organizations and institutions - Industry and retail trade, 13:17
 Organizations and institutions - Information technologies, 13:17
 Organizations and institutions - Security, 13:22
 Small and medium-sized enterprises, 13:15–17
 Studies, reports and other media, 13:17

Coutu, Marcel R., President and CEO, Canadian Oilsands, Canadian Association of Income Funds (CAIF)
 Economics, growth and development, 16:35, 41
 Economics, legal entities, 16:34–7, 41–2
 Economics, markets and sectors, 16:34–8
 Economics, public policy, 16:36–8
 Financial sector, regulatory framework, key players, 16:37
 Investments, types, 16:34–6, 41
 Monetary authority, 16:41
 Organizations and institutions - Finance and investments, 16:35
 Organizations and institutions - Industry and retail trade, 16:35

Daman, Jim, Director, Sales Tax Division, Finance Canada
 Economics, growth and development, 19:109
 Economics, public policy, 19:107–10
 Financial sector, regulatory framework, key players, 19:102, 107
 Government policies, 19:107

Darby, Paul, Vice-President and Chief Economist, Conference Board of Canada (CBC)
 Currency, 13:78, 80, 83–4
 Demographics, 17:33, 38, 40–2, 44–5, 47–8, 53–4
 Economics, domestic and international trading, 13:60–1, 70–1, 83–4
 Economics, growth and development, 13:59–61, 70–1, 73–6, 78, 80, 83–4, 86–8; 17:33, 39, 49
 Economics, legal entities, 13:70, 74, 80–1, 91

Conway, Chris, Manager, Government Relations, Association des biens immobiliers du Canada
 Organisations et institutions - Finance et investissements, 16:58

Courtois, Bernard, président-directeur général, Association canadienne de la technologie de l'information (ACTI)
 Économie, commerce canadien et international, 13:29
 Économie, croissance et développement, 13:15–19, 21–2, 25–7, 29, 32
 Économie, entités juridiques, 13:16–17
 Économie, marchés et secteurs d'activité, 13:15–17, 22, 25–7, 29–32
 Économie, politique publique, 13:16–17, 22, 25, 29–31
 Emploi, 13:15–17, 21–2, 29
 Études, rapports et autres médias, 13:17
 Monnaie, 13:16, 26
 Organisations et institutions - Éducation et recherche, 13:16–18
 Organisations et institutions - Industrie et commerce de détail, 13:17
 Organisations et institutions - Opérations bancaires et de prêt, 13:27
 Organisations et institutions - Sécurité, 13:22
 Organisations et institutions - Technologies de l'information, 13:17
 Petites et moyennes entreprises, 13:15–17
 Politiques gouvernementales, 13:22, 25

Coutu, Marcel R., président-directeur général, Canadian Oilsands, Association canadienne des fonds de revenu (ACFR)
 Autorités monétaires, 16:41
 Économie, croissance et développement, 16:35, 41
 Économie, entités juridiques, 16:34–7, 41–2
 Économie, marchés et secteurs d'activité, 16:34–8
 Économie, politique publique, 16:36–8
 Investissements, types, 16:34–6, 41
 Organisations et institutions - Finance et investissements, 16:35
 Organisations et institutions - Industrie et commerce de détail, 16:35
 Secteur financier, cadre de réglementation, acteurs clés, 16:37

Daman, Jim, Director, Sales Tax Division, Finance Canada
 Économie, croissance et développement, 19:109
 Économie, politique publique, 19:107–10
 Politiques gouvernementales, 19:107
 Secteur financier, cadre de réglementation, acteurs clés, 19:102, 107

Darby, Paul, vice-président et économiste en chef, Conference Board du Canada (CBC)
 Démographie, 17:33, 38, 40–2, 44–5, 47–8, 53–4
 Économie, commerce canadien et international, 13:60–1, 70–1, 83–4
 Économie, croissance et développement, 13:59–61, 70–1, 73–6, 78, 80, 83–4, 86–8; 17:33, 39, 49
 Économie, entités juridiques, 13:70, 74, 80–1, 91
 Économie, marchés et secteurs d'activité, 13:60–1, 73–5, 78, 80, 82–3, 87

-
- Darby, Paul, Vice-President and Chief Economist, Conference Board of Canada (CBC) – *Cont'd***
- Economics, markets and sectors, **13:60–1, 73–5, 78, 80, 82–3, 87**
 - Economics, public policy, **13:60–1, 73–4, 80, 83, 90–1; 17:39, 49, 52–3**
 - Employment, **13:60, 70, 74, 76, 80, 82–3, 86, 88, 90–1; 17:33, 38–40, 42, 47, 49, 52–4**
 - Family and society, **13:59; 17:33, 42, 44–5, 48**
 - Government policies, **13:60–1, 73, 83, 91; 17:49, 52**
 - Investments, types, **13:70, 80–1; 17:39**
 - Organizations and institutions - Education and research, **13:88; 17:33, 40, 49**
 - Organizations and institutions - Industry and retail trade, **13:82; 17:54**
 - Post-secondary education, **17:45**
 - Questions of privilege and Points of order, Productivity measurement, Senator Angus, **13:76**
 - Retirement and income plans, **17:33, 40, 49, 52–3**
 - Small and medium-sized enterprises, **13:73–4, 91**
- De Laurentiis, Joanne, President and Chief Executive Officer, Credit Union Central of Canada**
- Alternative financing, **10:39**
 - Bank Act, **10:35**
 - Banking sector, **10:34, 36**
 - Cooperatives, **10:34–7, 39–41**
 - Credit, **10:37**
 - Economics, markets and sectors, **10:34, 36**
 - Financial sector, domestic, **10:34, 36**
 - Financial sector, regulatory framework, assessment, **10:35**
 - Financial sector, regulatory framework, key players, **10:36**
 - Laws and regulations, **10:35**
 - Organizations and institutions - Banking and lending, **10:34–7, 40**
 - Primary insurance sector, **10:35**
- De March, Terry, Director, Policy, Planning and Legislation Division, Charities Directorate, Policy and Planning Branch, Canada Revenue Agency (CRA)**
- Charitable organizations and foundations, **3:24**
 - Organizations and institutions - Accounting, **3:24**
- Denhez, Alain, Associate Project Director, Policy Research Initiative (PRI)**
- Employment, **17:22**
 - Government policies, **17:22**
 - Retirement and income plans, **17:22**
- Dodge, David, Governor, Bank of Canada**
- Alternative financing, **11:43, 53**
 - Bank Act, **11:42, 55; 18:15**
 - Banking sector, **2:24; 11:42–3, 53–5; 18:31**
 - Cooperatives, **11:53**
 - Credit, **2:20, 24; 11:43; 18:10, 18–19**
 - Currency, **2:9–13, 18–19, 26–34; 11:31–2, 41; 18:7–9, 27–8, 31–2**
 - Economic crimes and security measures, **2:31; 11:39**
- Darby, Paul, vice-président et économiste en chef, Conference Board du Canada (CBC) -- *Suite***
- Économie, politique publique, **13:60–1, 73–4, 80, 83, 90–1; 17:39, 49, 52–3**
 - Emploi, **13:60, 70, 74, 76, 80, 82–3, 86, 88, 90–1; 17:33, 38–40, 42, 47, 49, 52–4**
 - Enseignement postsecondaire, **17:45**
 - Famille et société, **13:59; 17:33, 42, 44–5, 48**
 - Investissements, types, **13:70, 80–1; 17:39**
 - Monnaie, **13:78, 80, 83–4**
 - Organisations et institutions - Éducation et recherche, **13:88; 17:33, 40, 49**
 - Organisations et institutions - Industrie et commerce de détail, **13:82; 17:54**
 - Petites et moyennes entreprises, **13:73–4, 91**
 - Politiques gouvernementales, **13:60–1, 73, 83, 91; 17:49, 52**
 - Questions de privilège et Rappels au règlement, Mesure de la productivité, sénateur Angus, **13:76**
 - Régimes de retraite et de revenus, **17:33, 40, 49, 52–3**
- De Laurentiis, Joanne, présidente et chef de la direction, Centrale des caisses de crédit du Canada**
- Assurance en première ligne, **10:35**
 - Coopératives, **10:34–7, 39–41**
 - Crédit, **10:37**
 - Économie, marchés et secteurs d'activité, **10:34, 36**
 - Financement non traditionnel, **10:39**
 - Loi sur les banques, **10:35**
 - Lois et règlements, **10:35**
 - Organisations et institutions - Opérations bancaires et de prêt, **10:34–7, 40**
 - Secteur bancaire, **10:34, 36**
 - Secteur financier, cadre de réglementation, acteurs clés, **10:36**
 - Secteur financier canadien, **10:34, 36**
 - Secteur financier, structure de réglementation, évaluation, **10:35**
- De March, Terry, directeur, Division de la politique, de la planification et de la législation, Direction des organismes de bienfaisance, Direction générale de la politique et de la planification, Agence du revenu du Canada (ARC)**
- Organisations et institutions - Comptabilité, **3:24**
 - Organismes de bienfaisance et fondations, **3:24**
- Denhez, Alain, directeur adjoint de projet, Projet de recherche sur les politiques (PRP)**
- Emploi, **17:22**
 - Politiques gouvernementales, **17:22**
 - Régimes de retraite et de revenus, **17:22**
- Dodge, David, gouverneur, Banque du Canada**
- Autorités monétaires, **2:8–11, 14, 18, 20, 25–6, 31–5; 11:32, 38–9, 50, 56; 18:7–10, 14–15, 17, 24, 26–7, 30–2**
 - Commissions d'enquête parlementaires, **11:36**
 - Coopératives, **11:53**
 - Credit, **2:20, 24; 11:43; 18:10, 18–19**
 - Crimes économiques et mesures de sécurité, **2:31; 11:39**
 - Économie, commerce canadien et international, **2:9–13, 18–19, 28–9, 34; 11:32–4, 39, 49; 18:8, 17, 28, 30**

Dodge, David, Governor, Bank of Canada – *Cont'd*
Economics, domestic and international trading, 2:9–13, 18–19, 28–9, 34; 11:32–4, 39, 49; 18:8, 17, 28, 30
Economics, growth and development, 2:8–13, 17–19, 26, 28, 30–4; 11:31–5, 37–8, 44–9, 51, 56–8; 18:7–10, 12–19, 22–8, 30–2
Economics, legal entities, 2:29; 11:33, 47–8, 51–2, 60; 18:12–14, 22
Economics, markets and sectors, 2:9–13, 17, 19, 23, 28–9, 32–4; 11:31–2, 34–8, 41, 43–4, 46–9, 51, 53–7, 60–1; 18:7–8, 12–13, 17–18, 22, 24–8, 31
Economics, public policy, 2:32; 11:50, 58, 61; 18:12, 17–18, 24–5, 32
Employment, 2:13; 11:33–4, 37, 47, 54, 58; 18:15–16
Family and society, 18:18–19
Financial sector, domestic, 2:22–3, 29; 11:35–6, 42, 53–6; 18:9, 11, 20–1, 29, 31
Financial sector, international, 2:23, 29; 11:42, 53; 18:9, 20
Financial sector regulatory framework, assessment, 2:22–3, 25; 11:51, 55, 60; 18:20
Financial sector regulatory framework, key players, 2:8–11, 13, 20, 24–6, 29–30, 32, 34; 11:31–2, 35–6, 39, 43, 46, 49–50, 55; 18:7–10, 14–16, 20, 23, 26–9, 31
Government policies, 2:11, 18–19, 32; 11:34, 56; 18:12, 17–19, 24–5, 32
Investments, regulatory authorities, 11:60; 18:11–12, 15–16
Investments, types, 2:9–10, 23, 29; 11:60; 18:13, 18, 21–2, 27, 30–1
Laws and regulations, 11:37
Meetings and speeches, 11:35, 37
Monetary authority, 2:8–11, 14, 18, 20, 25–6, 31–5; 11:32, 38–9, 50, 56; 18:7–10, 14–15, 17, 24, 26–7, 30–2
Organizations and institutions - Banking and lending, 2:25, 29; 11:37, 53, 60; 18:17, 20, 24
Organizations and institutions - Business and economic development, 2:9–10, 18, 24, 28; 11:33, 57; 18:24
Organizations and institutions - Communications, 11:60
Organizations and institutions - Competition and consumer protection services, 11:55
Organizations and institutions - Finance and investments, 11:60
Organizations and institutions - Industry and retail trade, 2:30
Payment clearing and settlement system, 11:39, 43
Real estate, 18:19, 28
Retirement and income plans, 11:41; 18:21–2
Royal commissions, 11:36
Small and medium-sized enterprises, 2:24; 11:48
Studies, reports, and other media, 2:9–10, 13, 20, 25–6; 11:31; 18:7–9, 25, 31

Duncan, John, M.P., Vancouver Island North
Act to amend the Excise Tax Act (elimination of excise tax on jewellery), 19:87, 89–91, 93, 95–6, 98–9, 101
Bills cited, 19:90
Economics, domestic and international trading, 19:88, 92–3, 96, 100
Economics, growth and development, 19:92, 94, 99, 101
Economics, markets and sectors, 19:88–94, 96–7, 99–101
Economics, public policy, 19:88–90, 93–9, 101

Dodge, David, gouverneur, Banque du Canada -- *Suite*
Économie, croissance et développement, 2:8–13, 17–19, 26, 28, 30–4; 11:31–5, 37–8, 44–9, 51, 56–8; 18:7–10, 12–19, 22–8, 30–2
Économie, entités juridiques, 2:29; 11:33, 47–8, 51–2, 60; 18:12–14, 22
Économie, marchés et secteurs d'activité, 2:9–13, 17, 19, 23, 28–9, 32–4; 11:31–2, 34–8, 41, 43–4, 46–9, 51, 53–7, 60–1; 18:7–8, 12–13, 17–18, 22, 24–8, 31
Économie, politique publique, 2:32; 11:50, 58, 61; 18:12, 17–18, 24–5, 32
Emploi, 2:13; 11:33–4, 37, 47, 54, 58; 18:15–16
Études, rapports et autres médias, 2:9–10, 13, 20, 25–6; 11:31; 18:7–9, 25, 31
Famille et société, 18:18–19
Financement non traditionnel, 11:43, 53
Immobilier, 18:19, 28
Investissements, organismes de réglementation, 11:60; 18:11–12, 15–16
Investissements, types, 2:9–10, 23, 29; 11:60; 18:13, 18, 21–2, 27, 30–1
Loi sur les banques, 11:42, 55; 18:15
Lois et règlements, 11:37
Monnaie, 2:9–13, 18–19, 26–34; 11:31–2, 41; 18:7–9, 27–8, 31–2
Organisations et institutions - Communications, 11:60
Organisations et institutions - Concurrence et protection des consommateurs, 11:55
Organisations et institutions - Développement commercial et économique, 2:9–10, 18, 24, 28; 11:33, 57; 18:24
Organisations et institutions - Finance et investissements, 11:60
Organisations et institutions - Industrie et commerce de détail, 2:30
Organisations et institutions - Opérations bancaires et de prêt, 2:25, 29; 11:37, 53, 60; 18:17, 20, 24
Petites et moyennes entreprises, 2:24; 11:48
Politiques gouvernementales, 2:11, 18–19, 32; 11:34, 56; 18:12, 17–19, 24–5, 32
Régimes de retraite et de revenus, 11:41; 18:21–2
Réunions et allocutions, 11:35, 37
Secteur bancaire, 2:24; 11:42–3, 53–5; 18:31
Secteur financier, cadre de réglementation, acteurs clés, 2:8–11, 13, 20, 24–6, 29–30, 32, 34; 11:31–2, 35–6, 39, 43, 46, 49–50, 55; 18:7–10, 14–16, 20, 23, 26–9, 31
Secteur financier canadien, 2:22–3, 29; 11:35–6, 42, 53–6; 18:9, 11, 20–1, 29, 31
Secteur financier international, 2:23, 29; 11:42, 53; 18:9, 20
Secteur financier, structure de réglementation, évaluation, 2:22–3, 25; 11:51, 55, 60; 18:20
Système de compensation et de règlement des paiements, 11:39, 43

Duncan, John, député, l'Île de Vancouver-Nord
Comités permanents, 19:88, 97–9
Économie, commerce canadien et international, 19:88, 92–3, 96, 100
Économie, croissance et développement, 19:92, 94, 99, 101
Économie, marchés et secteurs d'activité, 19:88–94, 96–7, 99–101
Économie, politique publique, 19:88–90, 93–9, 101
Emploi, 19:88, 91–2, 99, 101

Duncan, John, M.P., Vancouver Island North – *Cont'd*

Employment, **19:88**, 91–2, 99, 101
 Financial sector, regulatory framework, key players, **19:97**–8
 Government policies, **19:98**, 101
 Industry standards, **19:89**, 92
 Investments, types, **19:97**
 Laws and regulations, **19:90**, 93
 Meetings and speeches, **19:88**
 Nature and environment, **19:90**
 Organizations and institutions - Accounting, **19:88**, 93–5
 Organizations and institutions - Industry and retail trade, **19:88**–91, 99–101
 Organizations and institutions - Politics, **19:89**, 102
 Small and medium-sized enterprises, **19:94**, 97, 100–1
 Standing committees, **19:88**, 97–9
 Studies, reports and other media, **19:89**, 93, 97

Dunning, Gordon M., President and Chief Executive Officer, Canadian Life and Health Insurance Compensation Corporation

Economics, markets and sectors, **7:65**, 68, 72
 Financial sector, domestic, **7:61**–73
 Financial sector, international, **7:67**–9
 Financial sector, regulatory framework, assessment, **7:61**–3, 65, 67–9, 73–4
 Financial sector, regulatory framework, key players, **7:62**, 68–70, 73
 Industry standards, **7:67**–9
 Investments, types, **7:64**, 66–7
 Laws and regulations, **7:62**
 Organizations and institutions - Banking and lending, **7:68**
 Organizations and institutions - Finance and investments, **7:62**, 70, 73
 Organizations and institutions - Insurance, **7:61**–74
 Primary insurance sector, **7:61**–8, 71–4
 Redress, **7:68**, 70
 Studies, reports, and other media, **7:67**–8

Durand, Isabelle, Counsel, Responsible for budget services, Option consommateurs (OC)

Alternative financing, **12:26**
 Banking sector, **12:26**–7
 Cooperatives, **12:26**
 Credit, **12:26**
 Economics, growth and development, **12:26**
 Economics, markets and sectors, **12:27**
 Family and society, **12:26**
 Financial sector, domestic, **12:26**
 Financial sector, regulatory framework, assessment, **12:27**
 Financial sector, regulatory framework, key players, **12:27**
 Organizations and institutions - Banking and lending, **12:26**
 Organizations and institutions - Competition and consumer protection services, **12:25**
 Organizations and institutions - Ombudsman services and arbitrators, **12:27**
 Payment clearing and settlement system, **12:26**–7
 Redress, **12:26**–7

Duncan, John, député, l'Île de Vancouver-Nord -- *Suite*

Études, rapports et autres médias, **19:89**, 93, 97
 Investissements, types, **19:97**
 Loi modifiant la Loi sur la taxe d'accise (suppression de la taxe d'accise sur les bijoux), **19:87**, 89–91, 93, 95–6, 98–9, 101
 Lois et règlements, **19:90**, 93
 Nature et l'environnement, **19:90**
 Normes de l'industrie, **19:89**, 92
 Organisations et institutions - Comptabilité, **19:88**, 93–5
 Organisations et institutions - Industrie et commerce de détail, **19:88**–91, 99–101
 Organisations et institutions - Politique, **19:89**, 102
 Petites et moyennes entreprises, **19:94**, 97, 100–1
 Politiques gouvernementales, **19:98**, 101
 Projets de loi cités, **19:90**
 Réunions et allocutions, **19:88**
 Secteur financier, cadre de réglementation, acteurs clés, **19:97**–8

Dunning, Gordon M., président et chef de la direction, Société canadienne d'indemnisation pour les assurances de personnes

Assurance en première ligne, **7:61**–8, 71–4
 Économie, marchés et secteurs d'activité, **7:65**, 68, 72
 Études, rapports et autres médias, **7:67**–8
 Investissements, types, **7:64**, 66–7
 Lois et règlements, **7:62**
 Mesures curatives, **7:68**, 70
 Normes de l'industrie, **7:67**–9
 Organisations et institutions - Assurance, **7:61**–74
 Organisations et institutions - Finance et investissements, **7:62**, 70, 73
 Organisations et institutions - Opérations bancaires et de prêt, **7:68**
 Secteur financier, cadre de réglementation, acteurs clés, **7:62**, 68–70, 73
 Secteur financier canadien, **7:61**–73
 Secteur financier international, **7:67**–9
 Secteur financier, structure de réglementation, évaluation, **7:61**–3, 65, 67–9, 73–4

Durand, Isabelle, avocate, responsable des services budgétaires, Option consommateurs (OC)

Coopératives, **12:26**
 Crédit, **12:26**
 Économie, croissance et développement, **12:26**
 Économie, marchés et secteurs d'activité, **12:27**
 Famille et société, **12:26**
 Financement non traditionnel, **12:26**
 Mesures curatives, **12:26**–7
 Organisations et institutions - Concurrence et protection des consommateurs, **12:25**
 Organisations et institutions - Opérations bancaires et de prêt, **12:26**
 Organisations et institutions - Services de conciliation et arbitres, **12:27**
 Secteur bancaire, **12:26**–7
 Secteur financier, cadre de réglementation, acteurs clés, **12:27**
 Secteur financier canadien, **12:26**

-
- Ernewein, Brian, Director, Tax Legislation Division, Tax Policy Branch, Department of Finance**
- Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:42**, 44
 - Economics, domestic and international trading, **2:39**, 41, 48–9
 - Economics, legal entities, **2:49**
 - Economics, public policy, **2:40**, 42, 44–5, 49, 53
 - Fiscal agreements and Canadian treaties, **2:39–42**, 45, 48–9, 52–4
 - Human rights, **2:40**
 - Organizations and institutions - Accounting, **2:41**
 - Organizations and institutions - Business and economic development, **2:45**
- Evenchick, Abbey (Personal communication)**
- Economics, domestic and international trading, **19:113–14**, 116
 - Economics, growth and development, **19:114–15**
 - Economics, markets and sectors, **19:114–15**
 - Economics, public policy, **19:113–15**
 - Employment, **19:116**
 - Organizations and institutions - Industry and retail trade, **19:114–16**
 - Small and medium-sized enterprises, **19:113–16**
- Fahey, Richard, Vice-President, Québec, Canadian Federation of Independent Business (CFIB)**
- Demographics, **17:36**, 45–7, 49
 - Economics, growth and development, **17:38**, 44
 - Economics, legal entities, **17:37–8**, 46
 - Economics, public policy, **17:36–7**, 44, 51
 - Employment, **17:36–8**, 43–4, 46–7, 51, 54
 - Family and society, **17:36**, 45–6
 - Financial sector, regulatory framework, key players, **17:45**
 - Government policies, **17:37**, 44, 46
 - Health care, **17:36**
 - Organizations and institutions - Business and economic development, **17:36–7**
 - Organizations and institutions - Competition and consumer protection services, **17:37**
 - Organizations and institutions - Education and research, **17:38**, 43
 - Organizations and institutions - Work and retirement, **17:54**
 - Procedure, Committee's mandate, **17:45**
 - Retirement and income plans, **17:51**
 - Small and medium-sized enterprises, **17:36–8**, 43–4, 54
 - Studies, reports and other media, **17:36–8**, 43
- Durand, Isabelle, avocate, responsable des services budgétaires, Option consommateurs (OC) -- Suite**
- Secteur financier, structure de réglementation, évaluation, **12:27**
 - Système de compensation et de règlement des paiements, **12:26–7**
- Ernewein, Brian, directeur, Division de la législation de l'impôt, Direction de la politique de l'impôt, Ministère des Finances**
- Accords fiscaux et traités du Canada, **2:39–42**, 45, 48–9, 52–4
 - Droits de la personne, **2:40**
 - Économie, commerce canadien et international, **2:39**, 41, 48–9
 - Économie, entités juridiques, **2:49**
 - Économie, politique publique, **2:40**, 42, 44–5, 49, 53
 - Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:42**, 44
 - Organisations et institutions - Comptabilité, **2:41**
 - Organisations et institutions - Développement commercial et économique, **2:45**
- Evenchick, Abbey (Présentation personnelle)**
- Économie, commerce canadien et international, **19:113–14**, 116
 - Économie, croissance et développement, **19:114–15**
 - Économie, marchés et secteurs d'activité, **19:114–15**
 - Économie, politique publique, **19:113–15**
 - Emploi, **19:116**
 - Organisations et institutions - Industrie et commerce de détail, **19:114–16**
 - Petites et moyennes entreprises, **19:113–16**
- Fahey, Richard, vice-président, Québec, Fédération canadienne de l'entreprise indépendante (FCEI)**
- Démographie, **17:36**, 45–7, 49
 - Économie, croissance et développement, **17:38**, 44
 - Économie, entités juridiques, **17:37–8**, 46
 - Économie, politique publique, **17:36–7**, 44, 51
 - Emploi, **17:36–8**, 43–4, 46–7, 51, 54
 - Études, rapports et autres médias, **17:36–8**, 43
 - Famille et société, **17:36**, 45–6
 - Organisations et institutions - Concurrence et protection des consommateurs, **17:37**
 - Organisations et institutions - Développement commercial et économique, **17:36–7**
 - Organisations et institutions - Éducation et recherche, **17:38**, 43
 - Organisations et institutions - Travail et retraite, **17:54**
 - Petites et moyennes entreprises, **17:36–8**, 43–4, 54
 - Politiques gouvernementales, **17:37**, 44, 46
 - Procédure, Mandat du comité, **17:45**
 - Régimes de retraite et de revenus, **17:51**
 - Secteur financier, cadre de réglementation, acteurs clés, **17:45**
 - Soins de santé, **17:36**

Farber, Leonard L., General Director, Legislation, Tax Policy Branch, Department of Finance Canada

Banking sector, **16:25**
 Economics, growth and development, **16:8–9**, 13, 19–20
 Economics, legal entities, **16:7–9**, 13, 16–21, 28
 Economics, public policy, **16:7–9**, 13, 16–19, 21, 25, 28–9
 Financial sector, regulatory framework, key players, **16:7–8**, 13
 Government policies, **16:16**
 Investments, types, **16:16**, 20
 Organizations and institutions - Accounting, **16:8**, 16
 Organizations and institutions - Education and research, **16:8**

Fontana, Joseph Frank, P.C., M.P., Minister of Labour and Housing

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:52–3**, 57–9, 62–4, 66–7, 70–2, 79–80, 83
 Banking sector, **19:63**
 Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:62–4**, 66 Credit, **19:83**
 Economics, legal entities, **19:63**
 Economics, markets and sectors, **19:53**
 Economics, public policy, **19:53**, 58, 64, 70, 79
 Employment, **19:52–3**, 58–9, 63, 72, 79, 85
 Financial sector, domestic, **19:52–3**, 63, 80
 Government policies, **19:52**, 58–9, 72, 79–80
 Laws and regulations, **19:53**, 58, 63–4, 72
 Organizations and institutions - Banking and lending, **19:80**
 Post-secondary education, **19:68**
 Redress, **19:52–3**, 72
 Retirement and income plans, **19:52–3**
 Small and medium-sized enterprises, **19:63**, 79, 85
 Standing committees, **19:57**

Fredette, André, Chair, Reinsurance Research Council of Canada (RRC)

Economic crimes and security measures, **19:23**
 Economics, growth and development, **19:32**
 Economics, markets and sectors, **19:26**
 Financial sector, domestic, **19:22**, 26, 32
 Financial sector, international, **19:23**, 32
 Financial sector, regulatory framework, key players, **19:22**, 24, 26, 32
 Industry standards, **19:22–3**
 Laws and regulations, **19:23**
 Organizations and institutions - Insurance, **19:22**, 33, 37
 Organizations and institutions - Statistics, **19:26**
 Primary insurance sector, **19:22–4**, 26, 30, 32–3
 Reinsurance sector, **19:22–4**, 26, 29–30, 32–3, 37

Gauthier, Gilles, Director, Corporate and Insolvency Law Policy, Industry Canada

Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the

Farber, Leonard L., directeur général, Législation, Direction de la politique de l'impôt, ministère des Finances Canada

Économie, croissance et développement, **16:8–9**, 13, 19–20
 Économie, entités juridiques, **16:7–9**, 13, 16–21, 28
 Économie, politique publique, **16:7–9**, 13, 16–19, 21, 25, 28–9
 Investissements, types, **16:16**, 20
 Organisations et institutions - Comptabilité, **16:8**, 16
 Organisations et institutions - Éducation et recherche, **16:8**
 Politiques gouvernementales, **16:16**
 Secteur bancaire, **16:25**
 Secteur financier, cadre de réglementation, acteurs clés, **16:7–8**, 13

Fontana, Joseph Frank, C.P., député, ministre du Travail et du Logement

Comités permanents, **19:57**
 Crédit, **19:83**
 Économie, entités juridiques, **19:63**
 Économie, marchés et secteurs d'activité, **19:53**
 Économie, politique publique, **19:53**, 58, 64, 70, 79
 Emploi, **19:52–3**, 58–9, 63, 72, 79, 85
 Enseignement postsecondaire, **19:68**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:52–3**, 57–9, 62–4, 66–7, 70–2, 79–80, 83
 Lois et règlements, **19:53**, 58, 63–4, 72
 Mesures curatives, **19:52–3**, 72
 Organisations et institutions - Opérations bancaires et de prêt, **19:80**
 Petites et moyennes entreprises, **19:63**, 79, 85
 Politiques gouvernementales, **19:52**, 58–9, 72, 79–80
 Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:62–4**, 66 Régimes de retraite et de revenus, **19:52–3**
 Secteur bancaire, **19:63**
 Secteur financier canadien, **19:52–3**, 63, 80

Fredette, André, président, Conseil de recherche en réassurance du Canada (CRR)

Assurance en première ligne, **19:22–4**, 26, 30, 32–3
 Crimes économiques et mesures de sécurité, **19:23**
 Économie, croissance et développement, **19:32**
 Économie, marchés et secteurs d'activité, **19:26**
 Lois et règlements, **19:23**
 Normes de l'industrie, **19:22–3**
 Organisations et institutions - Assurance, **19:22**, 33, 37
 Organisations et institutions - Statistiques, **19:26**
 Réassurance, **19:22–4**, 26, 29–30, 32–3, 37
 Secteur financier, cadre de réglementation, acteurs clés, **19:22**, 24, 26, 32
 Secteur financier canadien, **19:22**, 26, 32
 Secteur financier international, **19:23**, 32

Gauthier, Gilles, Director, Corporate and Insolvency Law Policy, Industry Canada

Crédit, **19:73–4**, 76
 Économie, politique publique, **19:76–7**

Gauthier, Gilles, Director, Corporate and Insolvency Law Policy, Industry Canada – *Cont'd*

Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, **19:61, 73–5, 82**
 Credit, **19:73–4, 76**
 Economics, public policy, **19:76–7**
 Employment, **19:73–4**
 Financial sector, domestic, **19:82**
 Government policies, **19:75, 82**
 Investments, types, **19:61**
 Laws and regulations, **19:61**
 Redress, **19:74–6**

German, Peter M., Director General, Financial Crime, Royal Canadian Mounted Police (RCMP)

Bills cited, **13:104**
 Credit, **13:106, 111**
 Criminal Code, **13:104, 107, 109–10; 14:80**
 Economic crimes and security measures, **13:103–13; 14:69–80**
 Economics, growth and development, **13:110–11**
 Economics, legal entities, **13:103–5, 107, 110, 112; 14:70–1, 73, 75, 79**
 Economics, markets and sectors, **13:103–4, 111–12**
 Economics, public policy, **13:104**
 Financial sector, competition and privacy protection, **14:78**
 Financial sector, domestic, **13:103, 107, 111**
 Financial sector, regulatory framework, assessment, **13:104, 110–11; 14:75, 79**
 Financial sector, regulatory framework, key players, **14:71**
 Investments, regulatory authorities, **13:104, 111–12; 14:70, 75–6, 79**
 Investments, types, **13:104–5, 109–11**
 Laws and regulations, **14:77–8**
 Monetary authority, **14:71**
 Organizations and institutions - Accounting, **13:105**
 Organizations and institutions - Communications, **13:103, 107**
 Organizations and institutions - Competition and consumer protection services, **13:111**
 Organizations and institutions - Finance and investments, **13:103, 105, 107, 112; 14:69–70, 76, 79**
 Organizations and institutions - Justice, **13:103–4, 110, 113; 14:69, 80**
 Organizations and institutions - Public administration, **13:103–4; 14:70**
 Organizations and institutions - Security, **13:103–13; 14:69–71, 74–81**
 Organizations and institutions - Statistics, **13:111; 14:72**
 Redress, **13:107, 109; 14:70–1, 74, 77–80**

Gingras, Claude (Personal communication)

Economics, legal entities, **10:69, 71, 74–7**
 Financial sector, domestic, **10:68–71, 74–7, 79–80**
 Financial sector, international, **10:69–70, 75, 80**
 Financial sector, regulatory framework, assessment, **10:67, 70–1**
 Financial sector, regulatory framework, key players, **10:68–70, 74–7, 79**
 Investments, regulatory authorities, **10:80**
 Investments, types, **10:68, 70**

Gauthier, Gilles, Director, Corporate and Insolvency Law Policy, Industry Canada -- *Suite*

Emploi, **19:73–4**
 Investissements, types, **19:61**
 Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, **19:61, 73–5, 82**
 Lois et règlements, **19:61**
 Mesures curatives, **19:74–6**
 Politiques gouvernementales, **19:75, 82**
 Secteur financier canadien, **19:82**

German, Peter M., directeur général, Criminalité financière, Gendarmerie royale du Canada (GRC)

Autorités monétaires, **14:71**
 Code criminel, **13:104, 107, 109–10; 14:80**
 Crédit, **13:106, 111**
 Crimes économiques et mesures de sécurité, **13:103–13; 14:69–80**
 Économie, croissance et développement, **13:110–11**
 Économie, entités juridiques, **13:103–5, 107, 110, 112; 14:70–1, 73, 75, 79**
 Économie, marchés et secteurs d'activité, **13:103–4, 111–12**
 Économie, politique publique, **13:104**
 Investissements, organismes de réglementation, **13:104, 111–12; 14:70, 75–6, 79**
 Investissements, types, **13:104–5, 109–11**
 Lois et règlements, **14:77–8**
 Mesures curatives, **13:107, 109; 14:70–1, 74, 77–80**
 Organisations et institutions - Administration publique, **13:103–4; 14:70**
 Organisations et institutions - Communications, **13:103, 107**
 Organisations et institutions - Comptabilité, **13:105**
 Organisations et institutions - Concurrence et protection des consommateurs, **13:111**
 Organisations et institutions - Finance et investissements, **13:103, 105, 107, 112; 14:69–70, 76, 79**
 Organisations et institutions - Justice, **13:103–4, 110, 113; 14:69, 80**
 Organisations et institutions - Sécurité, **13:103–13; 14:69–71, 74–81**
 Organisations et institutions - Statistiques, **13:111; 14:72**
 Projets de loi cités, **13:104**
 Secteur financier, cadre de réglementation, acteurs clés, **14:71**
 Secteur financier canadien, **13:103, 107, 111**
 Secteur financier, concurrence et protection de la vie privée, **14:78**
 Secteur financier, structure de réglementation, évaluation, **13:104, 110–11; 14:75, 79**

Gingras, Claude (Présentation personnelle)

Assurance en première ligne, **10:67–71, 74–7, 79–80**
 Autorités monétaires, **10:68**
 Économie, entités juridiques, **10:69, 71, 74–7**
 Études, rapports et autres médias, **10:74**
 Investissements, organismes de réglementation, **10:80**
 Investissements, types, **10:68, 70**
 Lois et règlements, **10:68–71, 74, 76**
 Mesures curatives, **10:69, 76**
 Organisations et institutions - Assurance, **10:74**

Gingras, Claude (Personal communication) – *Cont'd*

Laws and regulations, **10:68–71, 74, 76**
 Monetary authority, **10:68**
 Organizations and institutions - Finance and investments, **10:70**
 Organizations and institutions - Insurance, **10:74**
 Primary insurance sector, **10:67–71, 74–7, 79–80**
 Redress, **10:69, 76**
 Studies, reports, and other media, **10:74**

Gleberzon, Bill, Co-Director of Government & Media Relations, Canadian Association of Retired Persons (CARP)

Economics, markets and sectors, **10:73**
 Financial sector, domestic, **10:80**
 Financial sector, international, **10:73, 78**
 Financial sector, regulatory framework, assessment, **10:72–3, 78**
 Investments, regulatory authorities, **10:72–3, 78, 80–2**
 Investments, types, **10:72–3, 78, 81–2**
 Organizations and institutions - Business and economic development, **10:73**
 Organizations and institutions - Finance and investments, **10:72–3, 80, 84**
 Organizations and institutions - Justice, **10:78, 81**
 Organizations and institutions - Work and retirement, **10:72–3**
 Redress, **10:82**
 Retirement and income plans, **10:72**
 Studies, reports, and other media, **10:72**

Gravelle, Pierre, Chief Executive Officer, Centre for the Financial Services OmbudsNetwork (CFSON)

Alternative financing, **8:13–14**
 Banking sector, **8:10–11**
 Financial sector, domestic, **8:7, 19**
 Financial sector, regulatory framework, key players, **8:9, 11, 19**
 Industry standards, **8:9**
 Organizations and institutions - Banking and lending, **8:14**
 Organizations and institutions - Competition and consumer protection services, **8:19**
 Organizations and institutions - Finance and investments, **8:17**
 Organizations and institutions - Industry and retail trade, **8:22**
 Organizations and institutions - Insurance, **8:21**
 Organizations and institutions - Ombudsman services and arbitrators, **8:6–15, 17–23**
 Primary insurance sector, **8:10, 15, 17, 20–1**
 Redress, **8:6, 8–13, 15, 17–19, 21–3**
 Studies, reports, and other media, **8:7, 15**

Gray, Brian, Director of Conservation Programs, Ducks Unlimited Canada (DUC)

Charitable organizations and foundations, **4:30–1, 35**
 Economics, public policy, **4:30–2, 36**
 Financial sector, regulatory framework, key players, **4:30–1**
 Government policies, **4:30–2, 35–6**
 Laws and regulations, **4:31**
 Nature and environment, **4:29–32, 35, 37**

Gingras, Claude (Présentation personnelle) -- *Suite*

Organisations et institutions - Finance et investissements, **10:70**
 Secteur financier, cadre de réglementation, acteurs clés, **10:68–70, 74–7, 79**
 Secteur financier canadien, **10:68–71, 74–7, 79–80**
 Secteur financier international, **10:69–70, 75, 80**
 Secteur financier, structure de réglementation, évaluation, **10:67, 70–1**

Gleberzon, Bill, directeur associé, Relations gouvernementales et les médias, Association canadienne des individus retraités

Économie, marchés et secteurs d'activité, **10:73**
 Études, rapports et autres médias, **10:72**
 Investissements, organismes de réglementation, **10:72–3, 78, 80–2**
 Investissements, types, **10:72–3, 78, 81–2**
 Mesures curatives, **10:82**
 Organisations et institutions - Développement commercial et économique, **10:73**
 Organisations et institutions - Finance et investissements, **10:72–3, 80, 84**
 Organisations et institutions - Justice, **10:78, 81**
 Organisations et institutions - Travail et retraite, **10:72–3**
 Régimes de retraite et de revenus, **10:72**
 Secteur financier canadien, **10:80**
 Secteur financier international, **10:73, 78**
 Secteur financier, structure de réglementation, évaluation, **10:72–3, 78**

Gravelle, Pierre, chef de la direction, Centre du Réseau de conciliation du secteur financier (CRCSF)

Assurance en première ligne, **8:10, 15, 17, 20–1**
 Études, rapports et autres médias, **8:7, 15**
 Financement non traditionnel, **8:13–14**
 Mesures curatives, **8:6, 8–13, 15, 17–19, 21–3**
 Normes de l'industrie, **8:9**
 Organisations et institutions - Assurance, **8:21**
 Organisations et institutions - Concurrence et protection des consommateurs, **8:19**
 Organisations et institutions - Finance et investissements, **8:17**
 Organisations et institutions - Industrie et commerce de détail, **8:22**
 Organisations et institutions - Opérations bancaires et de prêt, **8:14**
 Organisations et institutions - Services de conciliation et arbitres, **8:6–15, 17–23**
 Secteur bancaire, **8:10–11**
 Secteur financier, cadre de réglementation, acteurs clés, **8:9, 11, 19**
 Secteur financier canadien, **8:7, 19**

Gray, Brian, directeur, Programmes de conservation, Canards Illimités Canada (CIC)

Économie, politique publique, **4:30–2, 36**
 Études, rapports et autres médias, **4:29–30**
 Immobilier, **4:36**
 Lois et règlements, **4:31**
 Nature et l'environnement, **4:29–32, 35, 37**
 Organisations et institutions - Comptabilité, **4:31**

Gray, Brian, Director of Conservation Programs, Ducks Unlimited Canada (DUC) – *Cont'd*

Organizations and institutions - Accounting, 4:31
 Organizations and institutions - Education and research, 4:29
 Organizations and institutions - Natural resources and environment, 4:28–30, 36–7
 Real estate, 4:36
 Studies, reports and other media, 4:29–30

Gregersen, Darrell Louise, Chief Executive Officer, National Arts Centre Foundation

Charitable organizations and foundations, 3:47–51, 54–5, 59, 61–2
 Economics, public policy, 3:48, 54, 59
 Government policies, 3:49–50
 Organizations and institutions - Accounting, 3:49, 55
 Organizations and institutions - Cooperatives and helping organizations, 3:47–8, 54, 61
 Organizations and institutions - Health, 3:47–8
 Procedure, Committee's mandate, 3:49
 Retirement and income plans, 3:58–9

Griffin, Stanley I., President and Chief Executive Officer, Insurance Bureau of Canada (IBC)

Economic crimes and security measures, 11:100–1
 Economics, growth and development, 11:93
 Economics, markets and sectors, 11:86
 Financial sector, domestic, 11:86–7, 92, 98, 100, 103
 Financial sector, international, 11:103
 Financial sector, regulatory framework, assessment, 11:86, 98, 102–3
 Industry standards, 11:86
 Organizations and institutions - Business and economic development, 11:86
 Organizations and institutions - Insurance, 11:85–6, 98, 103
 Primary insurance sector, 11:86–7, 92, 98, 100–3
 Small and medium-sized enterprises, 11:86
 Studies, reports and other media, 11:98, 100, 103

Guillemette, Yvan, Policy Analyst, C.D. Howe Institute

Currency, 13:92
 Economics, domestic and international trading, 13:93, 97
 Economics, growth and development, 13:91–4, 97–8, 101
 Economics, legal entities, 13:93–4, 97–8, 101
 Economics, markets and sectors, 13:92–3, 97
 Economics, public policy, 13:92–4, 97–8, 101
 Employment, 13:92–3
 Government policies, 13:92–3, 97–8
 Laws and regulations, 13:97
 Organizations and institutions - Business and economic development, 13:92–3, 97
 Organizations and institutions - Education and research, 13:91–2, 101
 Small and medium-sized enterprises, 13:98, 101
 Studies, reports and other media, 13:92

Hains, Jacques, Director, Corporate Strategies Branch, Canadian Intellectual Property Office, Industry Canada

Act to amend the Patent Act, 9:7–9, 11–12
 Bills cited, 9:7, 9
 Court decisions, 9:7–8

Gray, Brian, directeur, Programmes de conservation, Canards Illimités Canada (CIC) -- *Suite*

Organisations et institutions - Éducation et recherche, 4:29
 Organisations et institutions - Ressources naturelles et environnement, 4:28–30, 36–7
 Organismes de bienfaisance et fondations, 4:30–1, 35
 Politiques gouvernementales, 4:30–2, 35–6
 Secteur financier, cadre de réglementation, acteurs clés, 4:30–1

Gregersen, Darrell Louise, directrice générale, Fondation des maladies du cœur

Économie, politique publique, 3:48, 54, 59
 Organisations et institutions - Comptabilité, 3:49, 55
 Organisations et institutions - Coopératives et organismes d'aide, 3:47–8, 54, 61
 Organisations et institutions - Santé, 3:47–8
 Organismes de bienfaisance et fondations, 3:47–51, 54–5, 59, 61–2
 Politiques gouvernementales, 3:49–50
 Procédure, Mandat du comité, 3:49
 Régimes de retraite et de revenus, 3:58–9

Griffin, Stanley I., président et chef de la direction, Bureau d'assurance du Canada (BAC)

Assurance en première ligne, 11:86–7, 92, 98, 100–1
 Crimes économiques et mesures de sécurité, 11:100–1
 Économie, croissance et développement, 11:93
 Économie, marchés et secteurs d'activité, 11:86
 Études, rapports et autres médias, 11:98, 100, 103
 Normes de l'industrie, 11:86
 Organisations et institutions - Assurance, 11:85–6, 98, 103
 Organisations et institutions - Développement commercial et économique, 11:86
 Petites et moyennes entreprises, 11:86
 Secteur financier canadien, 11:86–7, 92, 98, 100, 103
 Secteur financier international, 11:103
 Secteur financier, structure de réglementation, évaluation, 11:86, 98, 102–3

Guillemette, Yvan, analyste de politique, Institut C.D. Howe

Économie, commerce canadien et international, 13:93, 97
 Économie, croissance et développement, 13:91–4, 97–8, 101
 Économie, entités juridiques, 13:93–4, 97–8, 101
 Économie, marchés et secteurs d'activité, 13:92–3, 97
 Économie, politique publique, 13:92–4, 97–8, 101
 Emploi, 13:92–3
 Études, rapports et autres médias, 13:92
 Lois et règlements, 13:97
 Monnaie, 13:92
 Organisations et institutions - Développement commercial et économique, 13:92–3, 97
 Organisations et institutions - Éducation et recherche, 13:91–2, 101
 Petites et moyennes entreprises, 13:98, 101
 Politiques gouvernementales, 13:92–3, 97–8

Hains, Jacques, directeur, Direction des stratégies organisationnelles, Office de la propriété intellectuelle du Canada, Industrie Canada

Brevets, 9:7–8, 11–12
 Comités permanents, 9:9

Hains, Jacques, Director, Corporate Strategies Branch, Canadian Intellectual Property Office, Industry Canada**- Cont'd**

- Laws and regulations, **9:7–9**
- Organizations and institutions - Agriculture and food service, **9:8**
- Organizations and institutions - Industry and retail trade, **9:8**
- Organizations and institutions - Justice, **9:9**
- Patents, **9:7–8, 11–12**
- Standing committees, **9:9**

Harries, Jim, Vice-President, Operations, Property and Casualty Insurance Compensation Corporation (PACICC)

- Financial sector regulatory framework, key players, **12:24**
- Organizations and institutions - Insurance, **12:10, 15–16, 24–5**
- Primary insurance sector, **12:24**

Hébert, Jacques, Director, Québec, Canadian Bankers Association (CBA)

- Alternative financing, **5:55**
- Banking sector, **5:50–1, 55**
- Credit, **5:55**
- Financial sector, domestic, **5:50–1**

Heft, Joel, Vice-President, Legal Counsel and Chief Privacy Officer, Equifax Canada Inc.

- Banking sector, **10:12–13**
- Credit, **10:12–14, 17, 19–21, 23–5, 27–9**
- Financial sector, competition and privacy protection, **10:24**
- Laws and regulations, **10:24, 27, 29**
- Organizations and institutions - Competition and consumer protection services, **10:20**
- Organizations and institutions - Credit and electronic payment services, **10:12–13, 17, 19–20, 23–5, 27–9**

Henripin, Jacques (Personal communication)

- Demographics, **17:85–7, 94–6**
- Economics, growth and development, **17:86, 93**
- Economics, legal entities, **17:90**
- Economics, public policy, **17:94**
- Employment, **17:86–7, 89–90, 92–3, 96**
- Family and society, **17:85–6, 94**
- Government policies, **17:90**
- Health care, **17:86, 89–90, 94**
- Investments, types, **17:90**
- Retirement and income plans, **17:86–7, 90, 94**

Hockin, Tom, President and Chief Executive Officer, Investment Funds Institute of Canada (IFIC)

- Banking sector, **10:53**
- Financial sector, domestic, **10:47**
- Financial sector, international, **10:47–8, 63**
- Financial sector, regulatory framework, assessment, **10:46–7, 53, 63, 67**
- Investments, regulatory authorities, **10:46–7, 53, 63–4**
- Investments, types, **10:46–7, 53, 59, 64, 67**
- Organizations and institutions - Banking and lending, **10:53**

Hains, Jacques, directeur, Direction des stratégies organisationnelles, Office de la propriété intellectuelle du Canada, Industrie Canada -- Suite

- Décisions du tribunal, **9:7–8**
- Loi modifiant la Loi sur les brevets, **9:7–9, 11–12**
- Lois et règlements, **9:7–9**
- Organisations et institutions - Agriculture et services alimentaires, **9:8**
- Organisations et institutions - Industrie et commerce de détail, **9:8**
- Organisations et institutions - Justice, **9:9**
- Projets de loi cités, **9:7, 9**

Harries, Jim, vice-président, Opérations, Société d'indemnisation en matière d'assurances IARD (SIMA-IARD)

- Assurance en première ligne, **12:24**
- Organisations et institutions - Assurance, **12:10, 15–16, 24–5**
- Secteur financier, cadre de réglementation, acteurs clés, **12:24**

Hébert, Jacques, directeur, Québec, Association des banquiers canadiens (ABC)

- Crédit, **5:55**
- Financement non traditionnel, **5:55**
- Secteur bancaire, **5:50–1, 55**
- Secteur financier canadien, **5:50–1**

Heft, Joel, vice-président, chef du Contentieux et chef de la Protection de la vie privée, Equifax Canada Inc.

- Crédit, **10:12–14, 17, 19–21, 23–5, 27–9**
- Lois et règlements, **10:24, 27, 29**
- Organisations et institutions - Concurrence et protection des consommateurs, **10:20**
- Organisations et institutions - Crédit et services de paiement électronique, **10:12–13, 17, 19–20, 23–5, 27–9**
- Secteur bancaire, **10:12–13**
- Secteur financier, concurrence et protection de la vie privée, **10:24**

Henripin, Jacques (Présentation personnelle)

- Démographie, **17:85–7, 94, 96**
- Économie, croissance et développement, **17:86, 93**
- Économie, entités juridiques, **17:90**
- Économie, politique publique, **17:94**
- Emploi, **17:86–7, 89–90, 92–3, 96**
- Famille et société, **17:85–6, 94**
- Investissements, types, **17:90**
- Politiques gouvernementales, **17:90**
- Régimes de retraite et de revenus, **17:86–7, 90, 94**
- Soins de santé, **17:86, 89–90, 94**

Hockin, Tom, président, Institut des fonds d'investissement du Canada (IFIC)

- Investissements, organismes de réglementation, **10:46–7, 53, 63–4**
- Investissements, types, **10:46–7, 53, 59, 64, 67**
- Mesures curatives, **10:47, 63–4**
- Organisations et institutions - Finance et investissements, **10:46–8**
- Organisations et institutions - Justice, **10:63, 67**

Hockin, Tom, President and Chief Executive Officer, Investment Funds Institute of Canada (IFIC) – *Cont'd*

Organizations and institutions - Finance and investments, **10:46–8**
 Organizations and institutions - Justice, **10:63, 67**
 Organizations and institutions - Ombudsman services and arbitrators, **10:47**
 Redress, **10:47, 63–4**

Hollands, Paul, President and CEO, A&W Food Services of Canada Inc., Canadian Association of Income Funds (CAIF)

Economics, growth and development, **16:39, 42**
 Economics, legal entities, **16:39–40, 42**
 Economics, markets and sectors, **16:39–40**
 Employment, **16:39**
 Investments, types, **16:39**
 Organizations and institutions - Agriculture and food service, **16:39–40**
 Retirement and income plans, **16:42**

Hubberstey, Caroline, Director, Public and Community Affairs, Canadian Bankers Association (CBA)

Banking sector, **11:79, 83**
 Credit, **11:79**
 Economic crimes and security measures, **11:79–80**
 Economics, growth and development, **11:83**
 Financial sector, domestic, **11:79**
 Organizations and institutions - Education and research, **11:79**
 Payment clearing and settlement system, **11:79–80**
 Studies, reports, and other media, **11:79**

Hudon, François, Senior Vice-President, BMO Financial Group, Canadian Bankers Association (CBA)

Alternative financing, **5:53**
 Banking sector, **5:47, 50**
 Credit, **5:46–50, 53**
 Criminal Code, **5:53**
 Family and society, **5:47, 53**
 Financial sector, domestic, **5:46, 48, 53**
 Organizations and institutions - Banking and lending, **5:46**

Hunsley, Terrance, Senior Project Director, Policy Research Initiative (PRI)

Demographics, **17:13, 17, 23–4, 31–2**
 Economics, growth and development, **17:14, 23, 28, 30**
 Economics, markets and sectors, **17:21–2**
 Economics, public policy, **17:18–19, 31**
 Employment, **17:12–15, 17–19, 21–3, 25, 28, 30, 32**
 Family and society, **17:28, 31–2**
 Government policies, **17:18–19, 23, 31**
 Health care, **17:23, 28**
 Investments, types, **17:30**
 Laws and regulations, **17:14, 18**

Hockin, Tom, président, Institut des fonds d'investissement du Canada (IFIC) -- *Suite*

Organisations et institutions - Opérations bancaires et de prêt, **10:53**
 Organisations et institutions - Services de conciliation et arbitres, **10:47**
 Secteur bancaire, **10:53**
 Secteur financier canadien, **10:47**
 Secteur financier international, **10:47–8, 63**
 Secteur financier, structure de réglementation, évaluation, **10:46–7, 53, 63, 67**

Hollands, Paul, président-directeur général, Services alimentaires A&W du Canada Inc., Association canadienne des fonds de revenu (ACFR)

Économie, croissance et développement, **16:39, 42**
 Économie, entités juridiques, **16:39–40, 42**
 Économie, marchés et secteurs d'activité, **16:39–40**
 Emploi, **16:39**
 Investissements, types, **16:39**
 Organisations et institutions - Agriculture et services alimentaires, **16:39–40**
 Régimes de retraite et de revenus, **16:42**

Hubberstey, Caroline, directrice, Affaires publiques et relations avec la collectivité, Association des banquiers canadiens (ABC)

Crédit, **11:79**
 Crimes économiques et mesures de sécurité, **11:79–80**
 Économie, croissance et développement, **11:83**
 Études, rapports et autres médias, **11:79**
 Organisations et institutions - Éducation et recherche, **11:79**
 Secteur bancaire, **11:79, 83**
 Secteur financier canadien, **11:79**
 Système de compensation et de règlement des paiements, **11:79–80**

Hudon, François, premier vice-président, BMO Groupe financier, Association des banquiers canadiens (ABC)

Code criminel, **5:53**
 Crédit, **5:46–50, 53**
 Famille et société, **5:47, 53**
 Financement non traditionnel, **5:53**
 Organisations et institutions - Opérations bancaires et de prêt, **5:46**
 Secteur bancaire, **5:47, 50**
 Secteur financier canadien, **5:46, 48, 53**

Hunsley, Terrance, directeur principal de projet, Projet de recherche sur les politiques (PRP)

Démographie, **17:13, 17, 23–4, 31–2**
 Économie, croissance et développement, **17:14, 23, 28, 30**
 Économie, marchés et secteurs d'activité, **17:21–2**
 Économie, politique publique, **17:18–19, 31**
 Emploi, **17:12–15, 17–19, 21–3, 25, 28, 30, 32**
 Études, rapports et autres médias, **17:12–14, 23**
 Famille et société, **17:28, 31–2**
 Investissements, types, **17:30**
 Lois et règlements, **17:14, 18**
 Organisations et institutions - Administration publique, **17:13, 31**

Hunsley, Terrance, Senior Project Director, Policy Research Initiative (PRI) – Cont.d

Organizations and institutions - Education and research, **17:13**, 31
 Organizations and institutions - Public administration, **17:13**, 31
 Organizations and institutions - Work and retirement, **17:23**
 Retirement and income plans, **17:14**, 17–18, 21–2, 25, 30–1
 Studies, reports and other media, **17:12–14**, 23

Hutchinson, Braden, Vice-President, Rideau River Residents Association (RRRA)

Act to provide financial assistance for post-secondary education savings, **4:80–1**, 91, 94
 Family and society, **4:80–2**
 Organizations and institutions - Education and research, **4:89**
 Organizations and institutions - Family and housing, **4:81**, 89
 Organizations and institutions - Politics, **4:81**
 Organizations and institutions - Statistics, **4:81**
 Post-secondary education, **4:80–1**, 89, 91
 Retirement and income plans, **4:80–1**
 Standing committees, **4:80–1**

Iacurto, Francesca, Director of Public Affairs, Insurance Brokers Association of Canada (IBAC)

Organizations and institutions - Insurance, **11:88**
 Primary insurance sector, **11:88–9**
 Small and medium-sized enterprises, **11:89**

Iley, Sarah, President and Chief Executive Officer, Council for Business and the Arts in Canada (CBAC)

Charitable organizations and foundations, **3:32–5**, 38
 Financial sector, regulatory framework, key players, **3:33**
 Government policies, **3:32–3**
 Meetings and speeches, **3:33**
 Organizations and institutions - Accounting, **3:33**
 Organizations and institutions - Cooperatives and helping organizations, **3:32–3**
 Organizations and institutions - Entertainment, **3:32**, 34
 Studies, reports and other media, **3:33**, 35–6

Jenkin, Michael, Director General, Office of Consumer Affairs, Industry Canada

Act to amend the Criminal Code (criminal interest rate), **5:24**, 26
 Alternative financing, **5:24–8**, 31; **12:74**, 78–9
 Banking sector, **12:74**
 Credit, **5:25–6**; **5:29**; **12:73–4**, 79
 Criminal Code, **5:26–8**; **12:74**
 Economic crimes and security measures, **12:73**
 Economics, domestic and international, **12:74**
 Economics, growth and development, **12:73–4**
 Economics, legal entities, **12:73–4**
 Economics, markets and sectors, **12:73–4**
 Financial sector, domestic, **5:25–6**, 31; **12:73**, 78
 Financial sector, regulatory framework, assessment, **5:25**, 31; **12:74**
 Financial sector, regulatory framework, key players, **12:72**, 74
 Industry standards, **12:74**
 Meetings and speeches, **5:24**; **12:73**

Hunsley, Terrance, directeur principal de projet, Projet de recherche sur les politiques (PRP) -- Suite

Organisations et institutions - Éducation et recherche, **17:13**, 31
 Organisations et institutions - Travail et retraite, **17:23**
 Politiques gouvernementales, **17:18–19**, 23, 31
 Régimes de retraite et de revenus, **17:14**, 17–18, 21–2, 25, 30–1
 Soins de santé, **17:23**, 28

Hutchinson, Braden, vice-président, Association de résidences de la rivière Rideau

Comités permanents, **4:80–1**
 Enseignement postsecondaire, **4:80–1**, 89, 91
 Famille et société, **4:80–2**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:80–1**, 91, 94
 Organisations et institutions - Éducation et recherche, **4:89**
 Organisations et institutions - Famille et habitation, **4:81**, 89
 Organisations et institutions - Politique, **4:81**
 Organisations et institutions - Statistiques, **4:81**
 Régimes de retraite et de revenus, **4:80–1**

Iacurto, Francesca, directrice des Affaires publiques, Association des courtiers d'assurances du Canada (ACAC)

Assurance en première ligne, **11:88–9**
 Organisations et institutions - Assurance, **11:88**
 Petites et moyennes entreprises, **11:89**

Iley, Sarah, présidente et directrice générale, Conseil pour le monde des affaires et des arts au Canada

Études, rapports et autres médias, **3:33**, 35–6
 Organisations et institutions - Comptabilité, **3:33**
 Organisations et institutions - Coopératives et organismes d'aide, **3:32–3**
 Organisations et institutions - Divertissement, **3:32**, 34
 Organismes de bienfaisance et fondations, **3:32–5**, 38
 Politiques gouvernementales, **3:32–3**
 Réunions et allocutions, **3:33**
 Secteur financier, cadre de réglementation, acteurs clés, **3:33**

Jenkin, Michael, directeur général, Bureau de la consommation, Industrie Canada

Code criminel, **5:26–8**; **12:74**
 Crédit, **5:25–6**, 29; **12:73–4**, 79
 Crimes économiques et mesures de sécurité, **12:73**
 Économie, commerce canadien et international, **12:74**
 Économie, croissance et développement, **12:73–4**
 Économie, entités juridiques, **12:73–4**
 Économie, marchés et secteurs d'activité, **12:73–4**
 Études, rapports et autres médias, **5:25**, 31; **12:73–4**
 Financement non traditionnel, **5:24–8**, 31; **12:74**, 78–9
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:24**, 26
 Mesures curatives, **12:73**
 Normes de l'industrie, **12:74**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:24–5**, 31; **12:74**, 75
 Organisations et institutions - Développement commercial et économique, **12:75**
 Organisations et institutions - Éducation et recherche, **12:74**

Jenkin, Michael, Director General, Office of Consumer Affairs, Industry Canada – *Cont'd*

Organizations and institutions - Business and economic development, **12:75**
 Organizations and institutions - Competition and consumer protection services, **5:24–5, 31; 12:74–5**
 Organizations and institutions - Education and research, **12:74**
 Organizations and institutions - Industry and retail trade, **5:31; 12:72–4**
 Organizations and institutions - Natural resources, **12:73**
 Organizations and institutions - Ombudsman services and arbitrators, **12:74**
 Organizations and institutions - Transport and delivery, **12:73**
 Payment clearing and settlement system, **12:74**
 Redress, **12:73**
 Studies, reports, and other media, **5:25, 31; 12:73–4**

Jenkins, Paul, Senior Deputy Governor, Bank of Canada

Credit, **18:28**
 Currency, **2:11, 15–17, 27–8, 31; 11:40, 56; 18:32**
 Economic crimes and security measures, **2:21–2; 11:39–40**
 Economics, domestic and international trading, **2:15–16, 27–8; 11:34, 38, 44–5; 18:26**
 Economics, growth and development, **2:11, 15–17, 28; 11:35, 38, 44–6, 51–2, 56, 59; 18:10, 16, 21, 28, 32**
 Economics, legal entities, **11:51**
 Economics, markets and sectors, **2:14–16, 27; 11:37–8, 44–6, 51, 59; 18:10, 16**
 Employment, **11:45, 52**
 Financial sector regulatory framework, assessment, **11:40; 18:19–20**
 Financial sector regulatory framework, key players, **2:11, 16, 21–2; 11:44, 51, 56; 18:16, 19, 21, 26–7, 32**
 Government policies, **2:15, 17; 11:34; 18:19**
 Investments, regulatory authorities, **18:16**
 Monetary authority, **2:11, 15, 17, 22, 27–8; 11:37–40, 56; 18:10, 19, 28**
 Organizations and institutions - Banking and lending, **2:22**
 Organizations and institutions - Statistics, **11:51**
 Payment clearing and settlement system, **2:21**
 Studies, reports, and other media, **2:11, 16; 11:40, 51; 18:16**

Johnson, Donald K. (Personal communication)

Charitable organizations and foundations, **3:28–30, 34–7**
 Economics, legal entities, **3:34**
 Economics, public policy, **3:30, 34–7**
 Financial sector, regulatory framework, key players, **3:36–7**
 Government policies, **3:28–30, 35**
 Investments, types, **3:34**
 Organizations and institutions - Cooperatives and helping organizations, **3:29**
 Organizations and institutions - Information technologies, **3:34**

Jenkin, Michael, directeur général, Bureau de la consommation, Industrie Canada -- *Suite*

Organisations et institutions - Industrie et commerce de détail, **5:31; 12:72–4**
 Organisations et institutions - Ressources naturelles et environnement, **12:73**
 Organisations et institutions - Services de conciliation et arbitres, **12:74**
 Organisations et institutions - Transport et livraison, **12:73**
 Réunions et allocutions, **5:24; 12:73**
 Secteur bancaire, **12:74**
 Secteur financier, cadre de réglementation, acteurs clés, **12:72, 74**
 Secteur financier canadien, **5:25–6, 31; 12:73, 78**
 Secteur financier, structure de réglementation, évaluation, **5:25, 31; 12:74**
 Système de compensation et de règlement des paiements, **12:74**

Jenkins, Paul, premier sous-gouverneur, Banque du Canada

Autorités monétaires, **2:11, 15, 17, 22, 27–8; 11:37–40, 56; 18:10, 19, 28**
 Crédit, **18:28**
 Crimes économiques et mesures de sécurité, **2:21–2; 11:39–40**
 Économie, commerce canadien et international, **2:15–16, 27–8; 11:34, 38, 44–5; 18:26**
 Économie, croissance et développement, **2:11, 15–17, 28; 11:35, 38, 44–6, 51–2, 56, 59; 18:10, 16, 21, 28, 32**
 Économie, entités juridiques, **11:51**
 Économie, marchés et secteurs d'activité, **2:14–16, 27; 11:37–8, 44–6, 51, 59; 18:10, 16**
 Emploi, **11:45, 52**
 Études, rapports et autres médias, **2:11, 16; 11:40, 51; 18:16**
 Investissements, organismes de réglementation, **18:16**
 Monnaie, **2:11, 15–17, 27–8, 31; 11:40, 56; 18:32**
 Organisations et institutions - Opérations bancaires et de prêt, **2:22**
 Organisations et institutions - Statistiques, **11:51**
 Politiques gouvernementales, **2:15, 17; 11:34; 18:19**
 Secteur financier, cadre de réglementation, acteurs clés, **2:11, 16, 21–2; 11:44, 51, 56; 18:16, 19, 21, 26–7, 32**
 Secteur financier, structure de réglementation, évaluation, **11:40; 18:19–20**
 Système de compensation et de règlement des paiements, **2:21**

Johnson, Donald K. (Présentation personnelle)

Économie, entités juridiques, **3:34**
 Économie, politique publique, **3:30, 34–7**
 Investissements, types, **3:34**
 Organisations et institutions - Coopératives et organismes d'aide, **3:29**
 Organisations et institutions - Technologies de l'information, **3:34**
 Organismes de bienfaisance et fondations, **3:28–30, 34–7**
 Politiques gouvernementales, **3:28–30, 35**
 Secteur financier, cadre de réglementation, acteurs clés, **3:36–7**

Juneau, Carl, Personal Income Tax Division, Tax Policy Branch, Department of Finance

Charitable organizations and foundations, **3:17–18, 21**
Economics, public policy, **3:17, 21**
Financial sector, regulatory framework, key players, **3:21**
Organizations and institutions - Accounting, **3:17–18, 21**
Tax strategies, **3:17–18**

Knight, Bill, Commissioner, Financial Consumer Agency of Canada (FCAC)

Act to amend the Criminal Code (criminal interest rate), **6:10**
Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **6:6**
Alternative financing, **6:8–12, 16, 18–21**
Bank Act, **6:7, 15**
Banking sector, **6:7–8, 12, 14–15, 17, 19–21, 23–4**
Credit, **6:8, 11–12, 18, 21–4**
Criminal Code, **6:10**
Economics, markets and sectors, **6:7, 14, 23**
Family and society, **6:8**
Financial sector, domestic, **6:5–8, 13–14, 19**
Financial sector, international, **6:13, 25**
Financial sector, regulatory framework, assessment, **6:6–8, 10–14, 17, 20, 23, 25**
Financial sector, regulatory framework, key players, **6:5–8, 10, 12–22, 25**
Investments, regulatory authorities, **6:13**
Investments, types, **6:7, 13**
Laws and regulations, **6:6, 21**
Organizations and institutions - Accounting, **6:12**
Organizations and institutions - Banking and lending, **6:11, 23**
Organizations and institutions - Business and economic development, **6:9**
Organizations and institutions - Competition and consumer protection services, **6:8**
Organizations and institutions - Cooperatives and helping organizations, **6:23**
Organizations and institutions - Education and research, **6:7–8, 25**
Organizations and institutions - Finance and investments, **6:10**
Organizations and institutions - Justice, **6:13, 25**
Organizations and institutions - Ombudsman services and arbitrators, **6:14**
Organizations and institutions - Public administration, **6:7**
Primary insurance sector, **6:14**
Procedure, Committee's mandate, **6:10**
Redress, **6:14**
Small and medium-sized enterprises, **6:15, 20**
Standing committees, **6:10**
Studies, reports, and other media, **6:8, 10**

Kovacs, Paul, President and Chief Executive Officer, Property and Casualty Insurance Compensation Corporation (PACICC)

Economics, markets and sectors, **12:21**
Financial sector, domestic, **12:8–9, 11–12, 14–23**
Financial sector, international, **12:9, 12–13, 16–17**
Financial sector, regulatory framework, assessment, **12:12–15, 18, 22**

Juneau, Carl, Division de l'impôt des particuliers, Direction de la politique de l'impôt, Ministère des Finances

Économie, politique publique, **3:17, 21**
Organisations et institutions - Comptabilité, **3:17–18, 21**
Organismes de bienfaisance et fondations, **3:17–18, 21**
Secteur financier, cadre de réglementation, acteurs clés, **3:21**
Stratagèmes fiscaux, **3:17–18**

Knight, Bill, commissaire, Agence de la consommation en matière financière du Canada (ACFC)

Assurance en première ligne, **6:14**
Code criminel, **6:10**
Comités permanents, **6:10**
Crédit, **6:8, 11–12, 18, 21–4**
Économie, marchés et secteurs d'activité, **6:7, 14, 23**
Études, rapports et autres médias, **6:8, 10**
Famille et société, **6:8**
Financement non traditionnel, **6:8–12, 16, 18–21**
Investissements, organismes de réglementation, **6:13**
Investissements, types, **6:7, 13**
Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **6:6**
Loi modifiant le Code criminel (taux d'intérêt criminel), **6:10**
Loi sur les banques, **6:7, 15**
Lois et règlements, **6:6, 21**
Mesures curatives, **6:14**
Organisations et institutions - Administration publique, **6:7**
Organisations et institutions - Comptabilité, **6:12**
Organisations et institutions - Concurrence et protection des consommateurs, **6:8**
Organisations et institutions - Coopératives et organismes d'aide, **6:23**
Organisations et institutions - Développement commercial et économique, **6:9**
Organisations et institutions - Éducation et recherche, **6:8, 25**
Organisations et institutions - Finance et investissements, **6:10**
Organisations et institutions - Justice, **6:13, 25**
Organisations et institutions - Opérations bancaires et de prêt, **6:11, 23**
Organisations et institutions - Services de conciliation et arbitres, **6:14**
Petites et moyennes entreprises, **6:15, 20**
Procédure, Mandat du comité, **6:10**
Secteur bancaire, **6:7–8, 12, 14–15, 17, 19–21, 23–4**
Secteur financier, cadre de réglementation, acteurs clés, **6:5–8, 10, 12–22, 25**
Secteur financier canadien, **6:5–8, 13–14, 19**
Secteur financier international, **6:13, 25**
Secteur financier, structure de réglementation, évaluation, **6:6–8, 10–14, 17, 20, 23, 25**

Kovacs, Paul, président-directeur général, Société d'indemnisation en matière d'assurances (SIMA-IARD)

Assurance en première ligne, **12:8–10, 12–23**
Économie, marchés et secteurs d'activité, **12:21**
Mesures curatives, **12:9, 11, 20**
Organisations et institutions - Assurance, **12:8–18, 20–3**
Petites et moyennes entreprises, **12:8–9**

Kovacs, Paul, President and Chief Executive Officer, Property and Casualty Insurance Compensation Corporation (PACICC) – *Cont'd*

Financial sector, regulatory framework, key players, 12:8–9, 12–14, 17–20, 22–3
 Organizations and institutions - Insurance, 12:8–18, 20–3
 Primary insurance sector, 12:8–10, 12–23
 Redress, 12:9, 11, 20
 Small and medium-sized enterprises, 12:8–9

Kreviazuk, Doug, Vice-President, Policy and Research, Canadian Payments Association (CPA)

Banking sector, 18:54
 Credit, 18:54
 Financial sector, regulatory framework, assessment, 18:54
 Financial sector, regulatory framework, key players, 18:42–3, 54
 Industry standards, 18:53–4
 Laws and regulations, 18:42–3
 Organizations and institutions - Competition and consumer protection services, 18:53
 Organizations and institutions - Credit and electronic payment services, 18:42–4, 52–4
 Payment clearing and settlement system, 18:42–4, 52, 54
 Studies, reports and other media, 18:53

Kusie, James, National Director, Canadian Alliance of Student Associations (CASA)

Act to provide financial assistance for post-secondary education savings, 4:82–4, 88, 90
 Education savings plan, 4:82–3, 88, 92
 Family and society, 4:82–4, 88, 92
 Organizations and institutions - Banking and lending, 4:83
 Organizations and institutions - Education and research, 4:82, 88–9
 Organizations and institutions - Statistics, 4:82
 Post-secondary education, 4:82–4, 88–90, 92–3
 Retirement and income plans, 4:82–3, 92
 Standing committees, 4:90
 Studies, reports and other media, 4:83–4, 93

Kyle, Robert (Personal communication)

Banking sector, 12:34, 39
 Criminal Code, 12:29, 34
 Economic crimes and security measures, 12:40
 Financial sector, competition and privacy protection, 12:33
 Financial sector, domestic, 12:29, 33–4, 39
 Financial sector, regulatory framework, assessment, 12:27, 29, 34, 37, 39, 41–2
 Investments, regulatory authorities, 12:27–9, 34
 Investments, types, 12:27–9, 33–4, 39–42
 Laws and regulations, 12:29, 34–5
 Organizations and institutions - Banking and lending, 12:39
 Organizations and institutions - Communications, 12:33
 Organizations and institutions - Finance and investments, 12:29, 34, 41–2
 Organizations and institutions - Security, 12:40–1
 Redress, 12:29, 33–4, 39–41
 Retirement and income plans, 12:28

Kovacs, Paul, président-directeur général, Société d'indemnisation en matière d'assurances (SIMA-IARD)

-- *Suite*
 Secteur financier, cadre de réglementation, acteurs clés, 12:8–9, 12–14, 17–20, 22–3
 Secteur financier canadien, 12:8–9, 11–12, 14–23
 Secteur financier international, 12:9, 12–14, 16–17
 Secteur financier, structure de réglementation, évaluation, 12:12–15, 18, 22

Kreviazuk, Doug, vice-président, Politiques et recherches, Association canadienne des paiements (ACP)

Crédit, 18:54
 Études, rapports et autres médias, 18:53
 Lois et règlements, 18:42–3
 Normes de l'industrie, 18:53–4
 Organisations et institutions - Concurrence et protection des consommateurs, 18:53
 Organisations et institutions - Crédit et services de paiement électronique, 18:42–4, 52–4
 Secteur bancaire, 18:54
 Secteur financier, cadre de réglementation, acteurs clés, 18:42–3, 54
 Secteur financier, structure de réglementation, évaluation, 18:54
 Système de compensation et de règlement des paiements, 18:42–4, 52, 54

Kusie, James, directeur national, Alliance canadienne des associations étudiantes (ACAE)

Comités permanents, 4:90
 Enseignement postsecondaire, 4:82–4, 88–90, 92–3
 Épargne pour études, 4:82–3, 88, 92
 Études, rapports et autres médias, 4:83–4, 93–4
 Famille et société, 4:82–4, 88, 92
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, 4:82–4, 88, 90
 Organisations et institutions - Éducation et recherche, 4:82, 88–9
 Organisations et institutions - Opérations bancaires et de prêt, 4:83
 Organisations et institutions - Statistiques, 4:82
 Régimes de retraite et de revenus, 4:82–3, 92

Kyle, Robert (Présentation personnelle)

Code criminel, 12:29, 34
 Comités permanents, 12:28–9, 39
 Crimes économiques et mesures de sécurité, 12:40
 Études, rapports et autres médias, 12:28–9, 42
 Investissements, organismes de réglementation, 12:27–9, 34
 Investissements, types, 12:27–9, 33–4, 39–42
 Lois et règlements, 12:29, 34–5
 Mesures curatives, 12:29, 33–4, 39–41
 Organisations et institutions - Communications, 12:33
 Organisations et institutions - Finance et investissements, 12:29, 34, 41–2
 Organisations et institutions - Opérations bancaires et de prêt, 12:39
 Organisations et institutions - Sécurité, 12:40–1
 Régimes de retraite et de revenus, 12:28
 Secteur bancaire, 12:34, 39
 Secteur financier canadien, 12:29, 33–4, 39

Kyle, Robert (Personal communication) – *Cont'd*

Standing committees, **12:28–9, 39**
 Studies, reports and other media, **12:28–9, 42**

Labelle, Huguette, Chair and Independent Director, Centre for the Financial Services OmbudsNetwork (CFSN)

Banking sector, **8:11**
 Financial sector, competition and privacy protection, **8:20**
 Financial sector, domestic, **8:20**
 Financial sector regulatory framework, assessment, **8:16**
 Organizations and institutions - Banking and lending, **8:18**
 Organizations and institutions - Ombudsman services and arbitrators, **8:5–6, 8, 11, 14, 17–19, 21–2**
 Primary insurance sector, **8:10, 20**
 Redress, **8:6, 8, 10–12, 18, 21**

Lafleur, Diane, Director, Financial Sector Division, Financial Sector Policy Branch, Department of Finance Canada

Cooperative sector, **12:70**
 Economics, markets and sectors, **12:71**
 Economics, public policy, **12:70–1**
 Financial sector, domestic, **12:70**
 Financial sector, international, **12:71**
 Financial sector, regulatory framework, assessment, **12:76**
 Financial sector, regulatory framework, key players, **12:67, 70–1**
 Investments, regulatory authorities, **12:67, 71, 76**
 Investments, types, **12:71, 76**
 Organizations and institutions - Accounting, **12:72**
 Organizations and institutions - Business and economic development, **12:71**
 Organizations and institutions - Finance and investments, **12:71**
 Organizations and institutions - Security, **12:76–7**
 Payment clearing and settlement system, **12:70**
 Standing committees, **12:71**
 Studies, reports and other media, **12:70–1, 76**

Lafrenière, Gérald, Clerk of the Committee

Motions and decisions, Organization meeting, **1:12**
 Motions and decisions, Election of the Chair, **1:12**

Lauber, Michael, Ombudsman and Chief Executive Officer, Ombudsman for Banking Services and Investments (OSBI)

Banking sector, **8:31–3, 38, 40**
 Credit, **8:38–40**
 Economics, markets and sectors, **8:35**
 Financial sector, domestic, **8:24, 30–1, 38–9**
 Financial sector, international, **8:41**
 Financial sector, regulatory framework, assessment, **8:25**
 Financial sector, regulatory framework, key players, **8:38**
 Investments, regulatory authorities, **8:32**
 Investments, types, **8:30, 32, 35, 37**

Kyle, Robert (Présentation personnelle) -- *Suite*

Secteur financier, concurrence et protection de la vie privée, **12:33**
 Secteur financier, structure de réglementation, évaluation, **12:27, 29, 34, 37, 39, 41–2**

Labelle, Huguette, présidente du conseil d'administration et administratrice indépendante, Centre du Réseau de conciliation du secteur financier (CRCSF)

Assurance en première ligne, **8:10, 20**
 Mesures curatives, **8:6, 8, 10–12, 18, 21**
 Organisations et institutions - Opérations bancaires et de prêt, **8:18**
 Organisations et institutions - Services de conciliation et arbitres, **8:5–6, 8, 11, 14, 17–19, 21–2**
 Secteur bancaire, **8:11**
 Secteur financier canadien, **8:20**
 Secteur financier, concurrence et protection de la vie privée, **8:20**
 Secteur financier, structure de réglementation, évaluation, **8:16**

Lafleur, Diane, directrice, Division du secteur financier, Direction de la politique du secteur financier, ministre des Finances Canada

Comités permanents, **12:71**
 Coopératives, **12:70**
 Économie, marchés et secteurs d'activité, **12:71**
 Économie, politique publique, **12:70–1**
 Études, rapports et autres médias, **12:70–1, 76**
 Investissements, organismes de réglementation, **12:67, 71, 76**
 Investissements, types, **12:71, 76**
 Organisations et institutions - Comptabilité, **12:72**
 Organisations et institutions - Développement commercial et économique, **12:71**
 Organisations et institutions - Finance et investissements, **12:71**
 Organisations et institutions - Sécurité, **12:76–7**
 Secteur financier, cadre de réglementation, acteurs clés, **12:67, 70–1**
 Secteur financier canadien, **12:70**
 Secteur financier international, **12:71**
 Secteur financier, structure de réglementation, évaluation, **12:76**
 Système de compensation et de règlement des paiements, **12:70**

Lafrenière, Gérald, greffier du comité

Motions et décisions, Élection du président, **1:12**
 Motions et décisions, Réunion d'organisation, **1:12**

Lauber, Michael, ombudsman et président-directeur général, Ombudsman des services bancaires et d'investissement (OSBI)

Assurance en première ligne, **8:40**
 Crédit, **8:38–40**
 Économie, marchés et secteurs d'activité, **8:35**
 Études, rapports et autres médias, **8:24, 36**
 Investissements, organismes de réglementation, **8:32**
 Investissements, types, **8:30, 32, 35, 37**
 Mesures curatives, **8:24–5, 28–41**
 Organisations et institutions - Communications, **8:35**

Lauber, Michael, Ombudsman and Chief Executive Officer, Ombudsman for Banking Services and Investments (OSBI)

- *Cont'd*

- Organizations and institutions - Banking and lending, 8:37
- Organizations and institutions - Business and economic development, 8:41
- Organizations and institutions - Communications, 8:35
- Organizations and institutions - Finance and investments, 8:24, 32, 36
- Organizations and institutions - Ombudsman services and arbitrators, 8:23–5, 28–41
- Primary insurance sector, 8:40
- Redress, 8:24–5, 28–41
- Small and medium-sized enterprises, 8:24, 35, 39
- Studies, reports, and other media, 8:24, 36

Law, Warren, Senior Vice-President, Corporate Operations and General Counsel, Canadian Bankers Association (CBA)

- Act to amend the Criminal Code (criminal interest rate), 5:44–5, 54
- Alternative financing, 5:45–6, 54–5
- Banking sector, 5:44–6, 48, 52, 54–5
- Credit, 5:44–6, 48, 50, 52, 54–5
- Criminal Code, 5:44–5, 52
- Financial sector, domestic, 5:48, 55
- Financial sector, international, 5:52
- Financial sector, regulatory framework, key players, 5:55
- Meetings and speeches, 5:46
- Organizations and institutions - Banking and lending, 5:44, 46, 55
- Organizations and institutions - Competition and consumer protection services, 5:45
- Organizations and institutions - Justice, 5:45
- Studies, reports and other media, 5:45

Le Pan, Nick, Superintendent, Office of the Superintendent of Financial Institutions (OSFI)

- Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, 6:41, 53
- Bank Act, 6:45, 47, 53
- Banking sector, 6:41, 49, 53
- Credit, 6:53
- Economic crimes and security measures, 6:40, 43–6
- Economics, markets and sectors, 6:42, 53, 55
- Economics, public policy, 6:53
- Financial sector, domestic, 6:40–1, 47–51, 53–7
- Financial sector, international, 6:40–1, 43, 45–8, 50–1, 54
- Financial sector, regulatory framework, assessment, 6:40–3, 45–8, 52, 56–7
- Financial sector, regulatory framework, key players, 6:39–56
- Government policies, 6:53
- Investments, regulatory authorities, 6:51
- Investments, types, 6:40, 48–51, 54–5
- Laws and regulations, 6:47, 51
- Meetings and speeches, 6:49
- Monetary authority, 6:46, 51, 55
- Organizations and institutions - Accounting, 6:41

Lauber, Michael, ombudsman et président-directeur général, Ombudsman des services bancaires et d'investissement (OSBI) -- Suite

- Organisations et institutions - Développement commercial et économique, 8:41
- Organisations et institutions - Finance et investissements, 8:24, 32, 36
- Organisations et institutions - Opérations bancaires et de prêt, 8:37
- Organisations et institutions - Services de conciliation et arbitres, 8:23–5, 28–41
- Petites et moyennes entreprises, 8:24, 35, 39
- Secteur bancaire, 8:31–3, 38, 40
- Secteur financier, cadre de réglementation, acteurs clés, 8:38
- Secteur financier canadien, 8:24, 30–1, 38–9
- Secteur financier international, 8:41
- Secteur financier, structure de réglementation, évaluation, 8:25

Law, Warren, premier vice-président, Opérations générales et chef du contentieux, Association des banquiers canadiens (ABC)

- Code criminel, 5:44–5, 52
- Crédit, 5:44–6, 48, 50, 52, 54–5
- Études, rapports et autres médias, 5:45
- Financement non traditionnel, 5:45–6, 54–5
- Loi modifiant le Code criminel (taux d'intérêt criminel), 5:44–5, 54
- Organisations et institutions - Concurrence et protection des consommateurs, 5:45
- Organisations et institutions - Justice, 5:45
- Organisations et institutions - Opérations bancaires et de prêt, 5:44, 46, 55
- Réunions et allocutions, 5:46
- Secteur bancaire, 5:44–6, 48, 52, 54–5
- Secteur financier, cadre de réglementation, acteurs clés, 5:55
- Secteur financier canadien, 5:48, 55
- Secteur financier international, 5:52

Le Pan, Nick, surintendant, Bureau du surintendant des institutions financières (BSIF)

- Assurance en première ligne, 6:40–1, 57
- Autorités monétaires, 6:46, 51, 55
- Crédit, 6:53
- Crimes économiques et mesures de sécurité, 6:40, 43–6
- Économie, marchés et secteurs d'activité, 6:42, 53, 55
- Économie, politique publique, 6:53
- Études, rapports et autres médias, 6:40, 56
- Investissements, organismes de réglementation, 6:51
- Investissements, types, 6:40, 48–51, 54–5
- Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, 6:41, 53
- Loi sur les banques, 6:45, 47, 53
- Lois et règlements, 6:47, 51
- Organisations et institutions - Assurance, 6:57
- Organisations et institutions - Comptabilité, 6:41
- Organisations et institutions - Concurrence et protection des consommateurs, 6:45
- Organisations et institutions - Développement commercial et économique, 6:40

Le Pan, Nick, Superintendent, Office of the Superintendent of Financial Institutions (OSFI) – *Cont'd*

Organizations and institutions - Banking and lending, **6:46**, 51
 Organizations and institutions - Business and economic development, **6:40**
 Organizations and institutions - Competition and consumer protection services, **6:45**
 Organizations and institutions - Finance and investments, **6:46**, 51
 Organizations and institutions - Insurance, **6:57**
 Organizations and institutions - Justice, **6:48**
 Organizations and institutions - Security, **6:43**, 45–6
 Organizations and institutions - Work and retirement, **6:52**
 Primary insurance sector, **6:40–1**, 57
 Retirement and income plans, **6:42**, 49–50, 52
 Small and medium-sized enterprises, **6:53**
 Studies, reports, and other media, **6:40**, 56

Levonian, Louise, Director, Business Income Tax Division, Tax Policy Branch, Department of Finance Canada

Economics, growth and development, **16:12–13**, 20, 24, 27
 Economics, legal entities, **16:9–13**, 20–3, 26–8
 Economics, markets and sectors, **16:10**, 13
 Economics, public policy, **16:10–13**, 20–4, 26–8
 Financial sector, regulatory framework, key players, **16:10**
 Government policies, **16:10–11**, 20–3
 Investments, types, **16:12–13**, 20–1
 Organizations and institutions - Finance and investments, **16:10**

Lewis, Peter, Vice-President, Canadian Scholarship Trust Foundation (CST Foundation)

Act to provide financial assistance for post-secondary education savings, **4:69–71**, 78–80
 Education savings plan, **4:68–9**, 80
 Family and society, **4:69**, 80
 Laws and regulations, **4:78**
 Organizations and institutions - Education and research, **4:68**
 Post-secondary education, **4:68–9**, 71, 78
 Questions of privilege and Points of order, Hearing from witnesses, Senator Angus, **4:65**
 Retirement and income plans, **4:68–70**

Loiselle, Gilles, P.C., Chair, Canadian Life and Health Insurance OmbudService (CLHIO)

Financial sector, competition and privacy protection, **8:68**
 Financial sector, regulatory framework, assessment, **8:65**, 68–9, 72
 Laws and regulations, **8:67**
 Organizations and institutions - Industry and retail trade, **8:77**
 Organizations and institutions - Insurance, **8:65**, 73
 Organizations and institutions - Ombudsman services and arbitrators, **8:63–5**, 67–9, 71–7
 Primary insurance sector, **8:63–5**, 67, 69, 72–4
 Redress, **8:63–5**, 67–9, 71–7
 Retirement and income plans, **8:64**

Le Pan, Nick, surintendant, Bureau du surintendant des institutions financières (BSIF) -- *Suite*

Organisations et institutions - Finance et investissements, **6:46**, 51
 Organisations et institutions - Justice, **6:48**
 Organisations et institutions - Opérations bancaires et de prêt, **6:46**, 51
 Organisations et institutions - Sécurité, **6:43**, 45–6
 Organisations et institutions - Travail et retraite, **6:52**
 Petites et moyennes entreprises, **6:53**
 Politiques gouvernementales, **6:53**
 Régimes de retraite et de revenus, **6:42**, 49–50, 52
 Réunions et allocutions, **6:49**
 Secteur bancaire, **6:41**, 49, 53
 Secteur financier, cadre de réglementation, acteurs clés, **6:39–56**
 Secteur financier canadien, **6:40–1**, 47–51, 53–7
 Secteur financier international, **6:40–1**, 43, 45–8, 50–1, 54
 Secteur financier, structure de réglementation, évaluation, **6:40–3**, 45–8, 52, 56–7

Levonian, Louise, directrice, Division de l'impôt des entreprises, Direction de la politique de l'impôt, ministre des finances Canada

Économie, croissance et développement, **16:12–13**, 20, 24, 27
 Économie, entités juridiques, **16:9–13**, 20–3, 26–8
 Économie, marchés et secteurs d'activité, **16:10**, 13
 Économie, politique publique, **16:10–13**, 20–4, 26–8
 Investissements, types, **16:12–13**, 20–1
 Organisations et institutions - Finance et investissements, **16:10**
 Politiques gouvernementales, **16:10–11**, 20–3
 Secteur financier, cadre de réglementation, acteurs clés, **16:10**

Lewis, Peter, vice-président, Fondation canadienne de bourses d'études (La Fondation)

Enseignement postsecondaire, **4:68–9**, 71, 78
 Épargne pour études, **4:68–9**, 80
 Famille et société, **4:69**, 80
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:69–71**, 78–80
 Lois et règlements, **4:78**
 Organisations et institutions - Éducation et recherche, **4:68**
 Questions de privilège et Rappels au règlement, Audition des témoins, sénateur Angus, **4:65**
 Régimes de retraite et de revenus, **4:68–70**

Loiselle, Gilles, P.C., président du conseil d'administration, Service de conciliation des assurances de personnes du Canada (SCAPC)

Assurance en première ligne, **8:63–5**, 67, 69, 72–4
 Mesures curatives, **8:63–5**, 67–9, 71–7
 Organisations et institutions - Assurance, **8:65**, 73
 Organisations et institutions - Industrie et commerce de détail, **8:77**
 Organisations et institutions - Services de conciliation et arbitres, **8:63–5**, 67–9, 71–7
 Régimes de retraite et de revenus, **8:64**
 Secteur financier, concurrence et protection de la vie privée, **8:68**

-
- Longman, Phillip, Bernard L. Schwartz Senior Fellow, New America Foundation**
- Demographics, **17:56–9, 64–7, 69–72, 75–8, 81–3**
 - Economics, growth and development, **17:64, 75, 83**
 - Economics, public policy, **17:59, 64, 75**
 - Employment, **17:58, 64, 66, 69, 71–2, 75, 82–3**
 - Family and society, **17:58–9, 65–9, 72, 77, 82**
 - Health care, **17:58**
 - Laws and regulations, **17:72**
 - Organizations and institutions - Education and research, **17:56**
 - Organizations and institutions - Security, **17:58**
 - Post-secondary education, **17:65, 83**
 - Real estate, **17:72**
 - Retirement and income plans, **17:58, 64, 66**
 - Studies, reports and other media, **17:84**
- Lott, Sue, Counsel, Public Interest Advocacy Centre (PIAC)**
- Alternative financing, **7:29–33, 36–7**
 - Banking sector, **7:30–2, 34–9**
 - Credit, **7:31–4, 38, 40**
 - Economics, markets and sectors, **7:35**
 - Financial sector, competition and privacy protection, **7:34**
 - Financial sector, domestic, **7:29–32, 34, 37**
 - Financial sector, regulatory framework, assessment, **7:29, 32, 34–5**
 - Financial sector, regulatory framework, key players, **7:32, 39**
 - Industry standards, **7:31, 35**
 - Laws and regulations, **7:32**
 - Organizations and institutions - Banking and lending, **7:36**
 - Organizations and institutions - Competition and consumer protection services, **7:31**
 - Organizations and institutions - Credit and electronic payment services, **7:32**
 - Organizations and institutions - Education and research, **7:29**
 - Organizations and institutions - Industry and retail trade, **7:29**
 - Payment clearing and settlement system, **7:35**
 - Redress, **7:30, 32**
 - Studies, reports, and other media, **7:29, 32, 35, 37**
- Loiselle, Gilles, P.C., président du conseil d'administration, Service de conciliation des assurances de personnes du Canada (SCAPC) -- Suite**
- Secteur financier, structure de réglementation, évaluation, **8:65, 68–9, 72**
- Longman, Phillip, Bernard L. Schwartz Senior Fellow, New America Foundation**
- Démographie, **17:56–9, 64–7, 69–72, 75–8, 81–3**
 - Économie, croissance et développement, **17:64, 75, 83**
 - Économie, politique publique, **17:59, 64, 75**
 - Emploi, **17:58, 64, 66, 69, 71–2, 75, 82–3**
 - Enseignement postsecondaire, **17:65, 83**
 - Études, rapports et autres médias, **17:84**
 - Famille et société, **17:58–9, 65–9, 72, 77, 82**
 - Immobilier, **17:72**
 - Lois et règlements, **17:72**
 - Organisations et institutions - Éducation et recherche, **17:56**
 - Organisations et institutions - Sécurité, **17:58**
 - Régimes de retraite et de revenus, **17:58, 64, 66**
 - Soins de santé, **17:58**
- Lott, Sue, conseillère juridique, Centre pour la défense de l'intérêt public (CDIP)**
- Crédit, **7:31–4, 38, 40**
 - Économie, marchés et secteurs d'activité, **7:35**
 - Études, rapports et autres médias, **7:29, 32, 35, 37**
 - Financement non traditionnel, **7:29–33, 36–7**
 - Lois et règlements, **7:32**
 - Mesures curatives, **7:30, 32**
 - Normes de l'industrie, **7:31, 35**
 - Organisations et institutions - Concurrence et protection des consommateurs, **7:31**
 - Organisations et institutions - Crédit et services de paiement électronique, **7:32**
 - Organisations et institutions - Éducation et recherche, **7:29**
 - Organisations et institutions - Industrie et commerce de détail, **7:29**
 - Organisations et institutions - Opérations bancaires et de prêt, **7:36**
 - Secteur bancaire, **7:30–2, 34–9**
 - Secteur financier, cadre de réglementation, acteurs clés, **7:32, 39**
 - Secteur financier canadien, **7:29–32, 34, 37**
 - Secteur financier, concurrence et protection de la vie privée, **7:34**
 - Secteur financier, structure de réglementation, évaluation, **7:29, 32, 34–5**
 - Système de compensation et de règlement des paiements, **7:35**
- McGovern, James, Chairman, Alternative Investment Management Association Limited (AIMA)**
- Bank Act, **14:24**
 - Banking sector, **14:13, 23, 26–7**
 - Credit, **14:26**
 - Economic crimes and security measures, **14:14**
 - Economics, legal entities, **14:12, 26**
 - Economics, markets and sectors, **14:10–12, 14, 17–18, 24, 26**
 - Financial sector, competition and privacy protection, **14:14**
 - Financial sector, domestic, **14:12, 15, 23, 27–8**
- McGovern, James, président, Alternative Investment Management Association Limited (AIMA)**
- Crédit, **14:26**
 - Crimes économiques et mesures de sécurité, **14:14**
 - Économie, entités juridiques, **14:12, 26**
 - Économie, marchés et secteurs d'activité, **14:10–12, 14, 17–18, 24, 26**
 - Études, rapports et autres médias, **14:10–11, 29**
 - Investissements, organismes de réglementation, **14:10, 12–16, 21, 23**

McGovern, James, Chairman, Alternative Investment Management Association Limited (AIMA) – *Cont'd*

Financial sector, international, **14:16**
 Financial sector, regulatory framework, assessment, **14:29**
 Financial sector, regulatory framework, key players, **14:11, 24**
 Industry standards, **14:10–11, 13–16, 20–1, 23, 26, 28**
 Investments, regulatory authorities, **14:10, 12–16, 21, 23**
 Investments, types, **14:10–18, 20–9**
 Laws and regulations, **14:14**
 Organizations and institutions - Banking and lending, **14:26**
 Organizations and institutions - Cooperatives and helping organizations, **14:15**
 Organizations and institutions - Education and research, **14:15**
 Organizations and institutions - Finance and investments, **14:10, 15–17, 20–1, 25–7, 29**
 Organizations and institutions - Industry and retail trade, **14:15**
 Organizations and institutions - Public administration, **14:15**
 Retirement and income plans, **14:12–14**
 Small and medium-sized enterprises, **14:15, 17**
 Studies, reports and other media, **14:10–11, 29**

McIntyre, James Alexander, Vice-President and Senior Portfolio Manager, Sentry Select Capital Corporation (Personal communication)

Economics, growth and development, **16:81–3**
 Economics, legal entities, **16:81–3**
 Economics, markets and sectors, **16:81–3**
 Economics, public policy, **16:81**
 Employment, **16:81–2**
 Family and society, **16:81**
 Government policies, **16:81**
 Investments, types, **16:81–3**
 Organizations and institutions - Communications, **16:81**
 Organizations and institutions - Education and research, **16:81**
 Organizations and institutions - Finance and investments, **16:83**
 Retirement and income plans, **16:81**

McKay, John, P.C., M.P., Parliamentary Secretary to the Minister of Finance, Office of the Minister of Finance

Act to implement an agreement, conventions and protocols concluded between Canada and Gabon, Ireland, Armenia, Oman and Azerbaijan for the avoidance of double taxation and the prevention of fiscal evasion, **2:36–7**
 Economics, domestic and international trading, **2:37, 46–7**
 Economics, growth and development, **2:36, 52**
 Economics, legal entities, **2:37**
 Economics, markets and sectors, **2:52**
 Economics, public policy, **2:36–7**
 Fiscal agreements and Canadian treaties, **2:36–7, 41, 46–7, 52**
 Human rights, **2:37, 46–8**
 Organizations and institutions - Business and economic development, **2:36**

McGovern, James, président, Alternative Investment Management Association Limited (AIMA) -- *Suite*

Investissements, types, **14:10–18, 20–9**
 Loi sur les banques, **14:24**
 Lois et règlements, **14:14**
 Normes de l'industrie, **14:10–11, 13–16, 20–1, 23, 26, 28**
 Organisations et institutions - Administration publique, **14:15**
 Organisations et institutions - Coopératives et organismes d'aide, **14:15**
 Organisations et institutions - Éducation et recherche, **14:15**
 Organisations et institutions - Finance et investissements, **14:10, 15–17, 20–1, 25–7, 29**
 Organisations et institutions - Industrie et commerce de détail, **14:15**
 Organisations et institutions - Opérations bancaires et de prêt, **14:26**
 Petites et moyennes entreprises, **14:15, 17**
 Régimes de retraite et de revenus, **14:12–14**
 Secteur bancaire, **14:13, 24, 26–7**
 Secteur financier, cadre de réglementation, acteurs clés, **14:11, 24**
 Secteur financier canadien, **14:12, 15, 23, 27–8**
 Secteur financier, concurrence et protection de la vie privée, **14:14**
 Secteur financier international, **14:16**
 Secteur financier, structure de réglementation, évaluation, **14:29**

McIntyre, James Alexander, vice-président et gestionnaire principal de portefeuille, Sentry Select Capital Corporation (Présentation personnelle)

Économie, croissance et développement, **16:81–3**
 Économie, entités juridiques, **16:81–3**
 Économie, marchés et secteurs d'activité, **16:81–3**
 Économie, politique publique, **16:81**
 Emploi, **16:81–2**
 Famille et société, **16:81**
 Investissements, types, **16:81–3**
 Organisations et institutions - Communications, **16:81**
 Organisations et institutions - Éducation et recherche, **16:81**
 Organisations et institutions - Finance et investissements, **16:83**
 Politiques gouvernementales, **16:81**
 Régimes de retraite et de revenus, **16:81**

McKay, John, C.P., député, secrétaire parlementaire du ministre des Finances

Accords fiscaux et traités du Canada, **2:36–7, 41, 46–7, 52**
 Droits de la personne, **2:37, 46–8**
 Économie, commerce canadien et international, **2:37, 46–7**
 Économie, croissance et développement, **2:36, 52**
 Économie, entités juridiques, **2:37**
 Économie, marchés et secteurs d'activité, **2:52**
 Économie, politique publique, **2:36–7**
 Loi mettant en œuvre un accord, des conventions et des protocoles conclus entre le Canada et le Gabon, l'Irlande, l'Arménie, Oman et l'Azerbaïdjan en vue d'éviter les doubles impositions et de prévenir l'évasion fiscale, **2:36–7**
 Organisations et institutions - Coopératives et organismes d'aide, **2:47**

McKay, John, P.C., M.P., Parliamentary Secretary to the Minister of Finance, Office of the Minister of Finance

- *Cont'd*

Organizations and institutions - Cooperatives and helping organizations, 2:47
Tax strategies, 2:36

McLeod, Charles, President, Canadian Institute of Actuaries (CIA)

Economics, legal entities, 19:40
Financial sector, domestic, 19:45–6, 50
Financial sector, international, 19:48
Financial sector, regulatory framework, assessment, 19:39, 42, 44, 49–50
Financial sector, regulatory framework, key players, 19:40–2, 44–5, 47–8
Industry standards, 19:40–5, 49–50
Laws and regulations, 19:39
Organizations and institutions - Insurance, 19:39, 42–3, 45, 49
Organizations and institutions - Statistics, 19:39–41, 43–4, 47–8
Primary insurance sector, 19:39–46, 48, 50
Reinsurance sector, 19:39–44, 47–50
Retirement and income plans, 19:39
Studies, reports and other media, 19:41–2

Ménard, Jean-Claude, Chief Actuary, Office of the Superintendent of Financial Institutions (OSFI)

Demographics, 17:59–61, 68, 83
Economics, growth and development, 17:60–1, 79
Economics, legal entities, 17:60–1, 80, 83
Economics, public policy, 17:60, 81
Employment, 17:59–61, 75, 78–80, 83
Financial sector, regulatory framework, key players, 17:59
Investments, types, 17:79–80
Laws and regulations, 17:75
Organizations and institutions - Business and economic development, 17:60, 81
Organizations and institutions - Statistics, 17:59
Retirement and income plans, 17:59–62, 75, 78–81, 83–4
Studies, reports and other media, 17:61, 78

Meyland, Pierre, Independent Director, Québec, General Insurance OmbudService (GIO)

Organizations and institutions - Ombudsman services and arbitrators, 8:56, 61
Primary insurance sector, 8:61
Redress, 8:61

Mintz, Jack, President and Chief Executive Officer, C.D. Howe Institute (Personal communication)

Economics, domestic and international trading, 16:75
Economics, growth and development, 16:59–61, 67–9, 71, 73, 75
Economics, legal entities, 16:59–62, 66–9, 71–6
Economics, markets and sectors, 16:62, 68–9, 71, 74–5
Economics, public policy, 16:59–63, 66–9, 71–6
Employment, 16:71–2
Financial sector, regulatory framework, key players, 16:62
Government policies, 16:60, 67, 69, 73–6

McKay, John, C.P., député, secrétaire parlementaire du ministre des Finances -- Suite

Organisations et institutions - Développement commercial et économique, 2:36
Stratagèmes fiscaux, 2:36

McLeod, Charles, président, Institut canadien des actuaires (ICA)

Assurance en première ligne, 19:39–46, 48, 50
Économie, entités juridiques, 19:40
Études, rapports et autres médias, 19:41–2
Lois et règlements, 19:39
Normes de l'industrie, 19:40–5, 49–50
Organisations et institutions - Assurance, 19:39, 42–3, 45, 49
Organisations et institutions - Statistiques, 19:39–41, 43–4, 47–8
Réassurance, 19:39–44, 47–50
Régimes de retraite et de revenus, 19:39
Secteur financier, cadre de réglementation, acteurs clés, 19:40–2, 44–5, 47–8
Secteur financier canadien, 19:45–6, 50
Secteur financier international, 19:48
Secteur financier, structure de réglementation, évaluation, 19:39, 42, 44, 49–50

Ménard, Jean-Claude, actuaire en chef, Bureau du surintendant des institutions financières (BSIF)

Démographie, 17:59–61, 68, 83
Économie, croissance et développement, 17:60–1, 79
Économie, entités juridiques, 17:60–1, 80, 83
Économie, politique publique, 17:60, 81
Emploi, 17:59–61, 75, 78–81, 83
Études, rapports et autres médias, 17:61, 78
Investissements, types, 17:79–80
Lois et règlements, 17:75
Organisations et institutions - Développement commercial et économique, 17:60, 81
Organisations et institutions - Statistiques, 17:59
Régimes de retraite et de revenus, 17:59–62, 75, 78–81, 83–4
Secteur financier, cadre de réglementation, acteurs clés, 17:59

Meyland, Pierre, administrateur indépendant, Québec, Service de conciliation en assurance de dommages (SCAD)

Assurance en première ligne, 8:61
Mesures curatives, 8:61
Organisations et institutions - Services de conciliation et arbitres, 8:56, 61

Mintz, Jack, président-directeur général, Institut C.D. Howe (Présentation personnelle)

Économie, commerce canadien et international, 16:75
Économie, croissance et développement, 16:59–61, 67–9, 71, 73, 75
Économie, entités juridiques, 16:59–62, 66–9, 71–6
Économie, marchés et secteurs d'activité, 16:62, 68–9, 71, 74–5
Économie, politique publique, 16:59–63, 66–9, 71–6
Emploi, 16:71–2
Études, rapports et autres médias, 16:73, 75

Mintz, Jack, President and Chief Executive Officer, C.D. Howe Institute (Personal communication) – Cont'd

Investments, types, **16:59–63, 67, 71–4, 76**
 Organizations and institutions - Accounting, **16:75**
 Organizations and institutions - Business and economic development, **16:73**
 Retirement and income plans, **16:61**
 Studies, reports and other media, **16:73, 75**

Murphy, Bill, Senior Tax Policy Officer, Personal Income Tax Division, Tax Policy Branch, Department of Finance

Financial sector, regulatory framework, key players, **4:38**

Murray, Susan, Director, Consumer Education and Public Affairs, Financial Consumer Agency of Canada (FCAC)

Act to amend the Criminal Code (criminal interest rate), **18:55**
 Alternative financing, **18:40–2, 50, 54–5, 57–8, 62**
 Bank Act, **18:39, 62**
 Banking sector, **18:39–41, 57–8, 62**
 Credit, **18:41, 58, 62**
 Financial sector, domestic, **18:39–41, 50, 58, 62**
 Financial sector, regulatory framework, assessment, **18:54–5**
 Financial sector, regulatory framework, key players, **18:39–42, 50, 54, 58, 62**
 Industry standards, **18:55**
 Organizations and institutions - Banking and lending, **18:39**
 Organizations and institutions - Competition and consumer protection services, **18:54, 58**
 Organizations and institutions - Cooperatives and helping organizations, **18:58**
 Organizations and institutions - Education and research, **18:55, 58**
 Payment clearing and settlement system, **18:39–40, 55, 57**
 Studies, reports and other media, **18:39–42, 50, 54–5, 58, 62**

Nadeau, Serge, Director, Personal Income Tax Division, Tax Policy Branch, Department of Finance

Charitable organizations and foundations, **3:8–11, 15–17, 19–20, 22–3; 4:38–44**
 Economics, legal entities, **3:22**
 Economics, markets and sectors, **3:15–16**
 Economics, public policy, **3:9, 11, 22; 4:42–4**
 Government policies, **3:9–10, 15–17, 22; 4:38–41, 43–4**
 Investments, types, **3:15–16**
 Laws and regulations, **3:8; 4:40, 44–5**
 Organizations and institutions - Accounting, **4:44–5**
 Studies, reports and other media, **3:15, 19–20; 4:40**
 Tax strategies, **4:39–40**

Oliver, Joseph J., President and Chief Executive Officer, Investment Dealers Association of Canada (IDA)

Banking sector, **10:55**
 Economics, markets and sectors, **10:49, 57, 59**
 Financial sector, domestic, **10:44, 51–3, 55–9**

Mintz, Jack, président-directeur général, Institut C.D. Howe (Présentation personnelle) -- Suite

Investissements, types, **16:59–63, 67, 71–4, 76**
 Organisations et institutions - Comptabilité, **16:75**
 Organisations et institutions - Développement commercial et économique, **16:73**
 Politiques gouvernementales, **16:60, 67, 69, 73–6**
 Régimes de retraite et de revenus, **16:61**
 Secteur financier, cadre de réglementation, acteurs clés, **16:62**

Murphy, Bill, agent principal, Politique de l'impôt, Division de l'impôt des particuliers, Direction de la politique de l'impôt, Ministère des Finances

Secteur financier, cadre de réglementation, acteurs clés, **4:38**

Murray, Susan, directrice, Éducation des consommateurs et affaires publiques, Agence de la consommation en matière financière du Canada (ACFC)

Credit, **18:41, 58, 62**
 Études, rapports et autres médias, **18:39–42, 50, 54–5, 58, 62**
 Financement non traditionnel, **18:40–2, 50, 54–5, 57–8, 62**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **18:55**
 Loi sur les banques, **18:39, 62**
 Normes de l'industrie, **18:55**
 Organisations et institutions - Concurrence et protection des consommateurs, **18:54, 58**
 Organisations et institutions - Coopératives et organismes d'aide, **18:58**
 Organisations et institutions - Éducation et recherche, **18:55, 58**
 Organisations et institutions - Opérations bancaires et de prêt, **18:39**
 Secteur bancaire, **18:39–41, 57–8, 62**
 Secteur financier, cadre de réglementation, acteurs clés, **18:39–42, 50, 54, 58, 62**
 Secteur financier canadien, **18:39–41, 50, 58, 62**
 Secteur financier, structure de réglementation, évaluation, **18:54–5**
 Système de compensation et de règlement des paiements, **18:39–40, 55, 57**

Nadeau, Serge, directeur, Division de l'impôt des particuliers, Direction de la politique de l'impôt, Ministère des Finances

Économie, entités juridiques, **3:22**
 Économie, marchés et secteurs d'activité, **3:15–16**
 Économie, politique publique, **3:9, 11, 22; 4:42–3**
 Études, rapports et autres médias, **3:15, 19–20; 4:40**
 Investissements, types, **3:15–16**
 Lois et règlements, **3:8; 4:40, 44–5**
 Organisations et institutions - Comptabilité, **4:44–5**
 Organismes de bienfaisance et fondations, **3:8–11, 15–17, 19–20, 22–3; 4:38–44**
 Politiques gouvernementales, **3:9–10, 15–17, 22; 4:38–41, 43**
 Stratégies fiscales, **4:39–40**

Oliver, Joseph J., président et chef de la direction, Association canadienne des courtiers en valeurs mobilières (ACCOVAM)

Économie, marchés et secteurs d'activité, **10:49, 57, 59**
 Études, rapports et autres médias, **10:50**

Oliver, Joseph J., President and Chief Executive Officer, Investment Dealers Association of Canada (IDA) – *Cont'd*

Financial sector, international, **10:51**, 57, 64
 Financial sector, regulatory framework, assessment, **10:43–4**, 49–53, 55–9, 61, 64–5
 Financial sector, regulatory framework, key players, **10:65**
 Investments, regulatory authorities, **10:42–4**, 48–53, 55–6, 58–62, 64–6
 Investments, types, **10:42–3**, 48–50, 55, 57–9, 61, 64–6
 Laws and regulations, **10:51**
 Organizations and institutions - Finance and investments, **10:42–4**, 49–53, 55, 57–60, 64–6
 Organizations and institutions - Justice, **10:51**
 Organizations and institutions - Ombudsman services and arbitrators, **10:42–4**
 Organizations and institutions - Work and retirement, **10:49**
 Redress, **10:42–4**, 49–50, 55–6, 58, 60
 Studies, reports, and other media, **10:50**

Orr, Ken, Chair of the Board, Insurance Brokers Association of Canada (IBAC)

Credit, **11:95–6**
 Economics, growth and development, **11:89**
 Economics, markets and sectors, **11:91–3**
 Financial sector, domestic, **11:89–93**, 95–7
 Financial sector, international, **11:89–92**
 Financial sector, regulatory framework, assessment, **11:96**, 99
 Industry standards, **11:91**
 Organizations and institutions - Finance and investments, **11:91**
 Organizations and institutions - Insurance, **11:91–2**
 Primary insurance sector, **11:89–93**, 95–7, 99
 Redress, **11:89–90**
 Small and medium-sized enterprises, **11:91**

Ostoich, Gary, Legal Counsel, Alternative Investment Management Association Limited (AIMA)

Banking sector, **14:17**, 19, 28
 Economics, legal entities, **14:20**
 Economics, markets and sectors, **14:19**, 24, 26
 Financial sector, domestic, **14:17**, 19, 22, 24
 Financial sector, international, **14:19**, 23
 Financial sector, regulatory framework, assessment, **14:29**
 Industry standards, **14:22–3**
 Investments, regulatory authorities, **14:19**, 22, 24
 Investments, types, **14:16–17**, 19–20, 22–6, 28
 Organizations and institutions - Finance and investments, **14:19–20**, 24–5, 28–9
 Small and medium-sized enterprises, **14:16**
 Studies, reports and other media, **14:29**

Otto, Andrew, Senior Tax Policy Officer, Sales Tax Division, Finance Canada

Economics, domestic and international trading, **19:103**, 106–7
 Economics, growth and development, **19:108–9**
 Economics, markets and sectors, **19:103**, 106, 110–11

Oliver, Joseph J., président et chef de la direction, Association canadienne des courtiers en valeurs mobilières (ACCOVAM) -- *Suite*

Investissements, organismes de réglementation, **10:42–4**, 48–53, 55–6, 58–62, 64–6
 Investissements, types, **10:42–3**, 48–50, 55, 57–9, 61, 64–6
 Lois et règlements, **10:51**
 Mesures curatives, **10:42–4**, 49–50, 55–6, 58, 60
 Organisations et institutions - Finance et investissements, **10:42–4**, 49–53, 55, 57–60, 64–6
 Organisations et institutions - Justice, **10:51**
 Organisations et institutions - Services de conciliation et arbitres, **10:43–4**
 Organisations et institutions - Travail et retraite, **10:49**
 Secteur bancaire, **10:55**
 Secteur financier, cadre de réglementation, acteurs clés, **10:65**
 Secteur financier canadien, **10:44**, 51–3, 55–9
 Secteur financier international, **10:51**, 57, 64
 Secteur financier, structure de réglementation, évaluation, **10:43–4**, 49–53, 55–9, 61, 64–5

Orr, Ken, président du conseil, Association des courtiers d'assurance du Canada (ACAC)

Assurance en première ligne, **11:89–93**, 95–7, 99
 Crédit, **11:95–6**
 Économie, croissance et développement, **11:89**
 Économie, marchés et secteurs d'activité, **11:91–3**
 Mesures curatives, **11:89–90**
 Normes de l'industrie, **11:91**
 Organisations et institutions - Assurance, **11:91–2**
 Organisations et institutions - Finance et investissements, **11:91**
 Petites et moyennes entreprises, **11:91**
 Secteur financier canadien, **11:89–93**, 95–7
 Secteur financier international, **11:89–92**
 Secteur financier, structure de réglementation, évaluation, **11:96**, 99

Ostoich, Gary, conseiller juridique, Alternative Investment Management Association Limited (AIMA)

Économie, entités juridiques, **14:20**
 Économie, marchés et secteurs d'activité, **14:19**, 24, 26
 Études, rapports et autres médias, **14:29**
 Investissements, organismes de réglementation, **14:19**, 22, 24
 Investissements, types, **14:16–17**, 19–20, 22–6, 28
 Normes de l'industrie, **14:22–3**
 Organisations et institutions - Finance et investissements, **14:19–20**, 24–5, 28–9
 Petites et moyennes entreprises, **14:16**
 Secteur bancaire, **14:17**, 19, 28
 Secteur financier canadien, **14:17**, 19, 22, 24
 Secteur financier international, **14:19**, 23
 Secteur financier, structure de réglementation, évaluation, **14:29**

Otto, Andrew, Senior Tax Policy Officer, Sales Tax Division, Finance Canada

Comités permanents, **19:103**
 Économie, commerce canadien et international, **19:103**, 106–7
 Économie, croissance et développement, **19:108–9**

Otto, Andrew, Senior Tax Policy Officer, Sales Tax Division, Finance Canada – *Cont'd*

Economics, public policy, **19:102–13**
 Financial sector, regulatory framework, assessment, **19:112–13**
 Financial sector, regulatory framework, key players, **19:103**
 Government policies, **19:103, 105**
 Laws and regulations, **19:103, 111–12**
 Organizations and institutions - Accounting, **19:110, 112–13**
 Organizations and institutions - Justice, **19:113**
 Small and medium-sized enterprises, **19:107, 111–12**
 Standing committees, **19:103**
 Studies, reports and other media, **19:103, 110**
 Tax strategies, **19:112–13**

Patrice, Michel, Parliamentary Counsel, Legal Services, Senate of Canada

Bill S-19, Act to amend the Criminal Code (criminal interest rate), **15:20–2**

Pearson, Hilary, President, Philanthropic Foundations Canada

Charitable organizations and foundations, **3:44–7, 50, 53–6, 58–61**
 Economics, public policy, **3:44, 50, 53–4**
 Government policies, **3:47, 58**
 Investments, types, **3:45**
 Laws and regulations, **3:45**
 Organizations and institutions - Accounting, **3:53**
 Organizations and institutions - Cooperatives and helping organizations, **3:44–6, 55–6, 58–9, 61**
 Organizations and institutions - Education and research, **3:45–6, 59**
 Organizations and institutions - Entertainment, **3:45**
 Small and medium-sized businesses, **3:53**
 Studies, reports and other media, **3:45, 59, 62**

Peck, Darryl R., Chief Executive Officer, Change Canada Charitable Foundation

Charitable organizations and foundations, **3:63–6, 68–71, 73**
 Economics, public policy, **3:68, 72**
 Financial sector, regulatory framework, key players, **3:64–5, 72**
 Government policies, **3:64, 66**
 Investments, types, **3:68**
 Organizations and institutions - Accounting, **3:72**
 Organizations and institutions - Cooperatives and helping organizations, **3:63–6, 68–9, 73**
 Studies, reports and other media, **3:63–4, 66**
 Tax strategies, **3:64–6, 68–9**

Pellowe, John, Chief Executive Officer, Canadian Council of Christian Charities

Charitable organizations and foundations, **3:66–8, 70–1, 73**
 Economics, public policy, **3:67–8**
 Financial sector, regulatory framework, key players, **3:71**
 Government policies, **3:71, 73**
 Organizations and institutions - Cooperatives and helping organizations, **3:66, 72**

Otto, Andrew, Senior Tax Policy Officer, Sales Tax Division, Finance Canada -- *Suite*

Économie, marchés et secteurs d'activité, **19:103, 106, 110–11**
 Économie, politique publique, **19:102–13**
 Études, rapports et autres médias, **19:103, 110**
 Lois et règlements, **19:103, 111–12**
 Organisations et institutions - Comptabilité, **19:110, 112–13**
 Organisations et institutions - Justice, **19:113**
 Petites et moyennes entreprises, **19:107, 111–12**
 Politiques gouvernementales, **19:103, 105**
 Secteur financier, cadre de réglementation, acteurs clés, **19:103**
 Secteur financier, structure de réglementation, évaluation, **19:112–13**
 Stratagèmes fiscaux, **19:112–13**

Patrice, Michel, avocat parlementaire, Services juridiques, Sénat du Canada

Projet de loi S-19 - Loi modifiant le Code criminel (taux d'intérêt criminel), **15:20–2**

Pearson, Hilary, présidente, Fondations philanthropiques Canada

Économie, politique publique, **3:44, 50, 53–4**
 Études, rapports et autres médias, **3:45, 59, 62**
 Investissements, types, **3:45**
 Lois et règlements, **3:45**
 Organisations et institutions - Comptabilité, **3:53**
 Organisations et institutions - Coopératives et organismes d'aide, **3:44–6, 55–6, 58–9, 61**
 Organisations et institutions - Divertissement, **3:45**
 Organisations et institutions - Éducation et recherche, **3:45–6, 59**
 Organismes de bienfaisance et fondations, **3:44–7, 50, 53–6, 58–61**
 Petites et moyennes entreprises, **3:53**
 Politiques gouvernementales, **3:47, 58**

Peck, Darryl R., directeur général, Fondation de charité canadienne pour le changement

Économie, politique publique, **3:68, 72**
 Études, rapports et autres médias, **3:63–4, 66**
 Investissements, types, **3:68**
 Organisations et institutions - Comptabilité, **3:72**
 Organisations et institutions - Coopératives et organismes d'aide, **3:63–6, 68–9, 73**
 Organismes de bienfaisance et fondations, **3:63–6, 68–71, 73**
 Politiques gouvernementales, **3:64, 66**
 Secteur financier, cadre de réglementation, acteurs clés, **3:64–5, 72**
 Stratagèmes fiscaux, **3:64–6, 68–9**

Pellowe, John, directeur général, Conseil canadien des organismes chrétiens

Économie, politique publique, **3:67–8**
 Études, rapports et autres médias, **3:72**
 Organisations et institutions - Associations religieuses, **3:66, 72–3**
 Organisations et institutions - Coopératives et organismes d'aide, **3:66, 72**
 Organismes de bienfaisance et fondations, **3:66–8, 70–1, 73**

Pellowe, John, Chief Executive Officer, Canadian Council of Christian Charities – *Cont'd*

Organizations and institutions - Religious associations, 3:66, 72–3
Procedure, Committee's mandate, 3:70
Retirement and income plans, 3:67
Studies, reports and other media, 3:72

Pickard, Jerry, P.C., M.P., Parliamentary Secretary to the Minister of Industry

Act to amend the Patent Act, 9:6–7, 12
Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, 19:54–7, 59–60, 63–6, 69–71, 76–7, 80–1
Bill C-55, Act to establish the Wage Earner Protection Program Act, to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act and to make consequential amendments to other Acts, 19:59–60
Bills cited, 9:11–13
Court decisions, 9:6
Credit, 19:56, 73, 78
Economics, domestic and international trading, 9:12–13
Economics, legal entities, 9:7
Economics, public policy, 19:55, 65, 71, 76–7, 80
Employment, 19:54, 76
Financial sector, domestic, 19:54–6, 65, 71, 78, 80
Financial sector, regulatory framework, assessment, 19:56
Laws and regulations, 9:6–7; 19:54–6, 77
Organizations and institutions - Agriculture and food service, 9:6
Organizations and institutions - Banking and lending, 19:80
Organizations and institutions - Competition and consumer protection services, 19:55
Organizations and institutions - Health, 9:12
Organizations and institutions - Industry and retail trade, 9:6; 19:69–70
Organizations and institutions - Insurance, 19:75
Patents, 9:6–7, 12
Post-secondary education, 19:68–9
Redress, 19:55
Retirement and income plans, 19:55, 77–8
Standing committees, 9:7; 19:54, 59–60, 65, 69
Studies, reports and other media, 19:54–5
Tax strategies, 19:78

Piergeti, Louis, Vice-President, Financial Compliance, Investment Dealers Association of Canada (IDA)

Banking sector, 14:31
Cooperatives, 14:31
Economic crimes and security measures, 14:41
Economics, legal entities, 14:37, 40
Economics, markets and sectors, 14:37
Financial sector, domestic, 14:31–2, 36–7, 39
Financial sector, regulatory framework, assessment, 14:32, 36–7, 41
Financial sector, regulatory framework, key players, 14:31
Industry standards, 14:32–4, 36–7, 39
Investments, regulatory authorities, 14:36–7, 39

Pellowe, John, directeur général, Conseil canadien des organismes chrétiens --*Suite*

Politiques gouvernementales, 3:71, 73
Procédure, Mandat du comité, 3:70
Régimes de retraite et de revenus, 3:67
Secteur financier, cadre de réglementation, acteurs clés, 3:71

Pickard, Jerry, C.P., député, secrétaire parlementaire au ministre de l'industrie

Brevets, 9:6–7, 12
Comités permanents, 9:7; 19:54, 59–60, 65, 69
Crédit, 19:56, 73, 78
Décisions du tribunal, 9:6
Économie, commerce canadien et international, 9:12–13
Économie, entités juridiques, 9:7
Économie, politique publique, 19:55, 65, 71, 76–7, 80
Emploi, 19:54, 76
Enseignement postsecondaire, 19:68–9
Études, rapports et autres médias, 19:54–5
Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, 19:54–7, 59–60, 63–6, 69–71, 76–7, 80–1
Loi modifiant la Loi sur les brevets, 9:6–7, 12
Lois et règlements, 9:6–7; 19:54–6, 77
Mesures curatives, 19:55
Organisations et institutions - Agriculture et services alimentaires, 9:6
Organisations et institutions - Assurance, 19:75
Organisations et institutions - Concurrence et protection des consommateurs, 19:55–6
Organisations et institutions - Industrie et commerce de détail, 9:6; 19:69–70
Organisations et institutions - Opérations bancaires et de prêt, 19:80
Organisations et institutions - Santé, 9:12
Projet de loi C-55, Loi édictant la Loi sur le Programme de protection des salariés et modifiant la Loi sur la faillite et l'insolvabilité, la Loi sur les arrangements avec les créanciers des compagnies et d'autres lois en conséquence, 19:59–60
Projets de loi cités, 9:11–13
Régimes de retraite et de revenus, 19:55, 77–8
Secteur financier canadien, 19:54–6, 65, 71, 78, 80
Secteur financier, structure de réglementation, évaluation, 19:56
Stratagèmes fiscaux, 19:78

Piergeti, Louis, vice-président, Conformité financière, Association canadienne des courtiers en valeurs mobilières (ACCOVAM)

Coopératives, 14:31
Crimes économiques et mesures de sécurité, 14:41
Économie, entités juridiques, 14:37, 40
Économie, marchés et secteurs d'activité, 14:37
Études, rapports et autres médias, 14:31–2
Investissements, organismes de réglementation, 14:36–7, 39
Investissements, types, 14:31–7, 39–41
Lois et règlements, 14:31, 37
Normes de l'industrie, 14:32–4, 36–7, 39

Piergeti, Louis, Vice-President, Financial Compliance, Investment Dealers Association of Canada (IDA) – *Cont'd*
 Investments, types, 14:31–7, 39–41
 Laws and regulations, 14:31, 37
 Organizations and institutions - Agriculture and food service, 14:31
 Organizations and institutions - Banking and lending, 14:31
 Organizations and institutions - Business and economic development, 14:31
 Organizations and institutions - Finance and investments, 14:34, 36–7, 39, 41
 Studies, reports and other media, 14:31–2

Porter, Ken, President, TransUnion of Canada Inc.
 Credit, 10:6–7, 9–11, 14, 16–17, 27–9
 Financial sector, competition and privacy protection, 10:28
 Laws and regulations, 10:28
 Organizations and institutions - Business and economic development, 10:9
 Organizations and institutions - Credit and electronic payment services, 10:6, 9–10, 16–17, 27–8

Probyn, Stephen, President and CEO, Clean Power Income Fund, Canadian Association of Income Funds (CAIF)
 Banking sector, 16:36, 40
 Economics, growth and development, 16:29–34, 37–8, 40–1
 Economics, legal entities, 16:29–32, 34, 37–40
 Economics, markets and sectors, 16:30–1, 38–41
 Economics, public policy, 16:29–34, 36, 38
 Employment, 16:29
 Financial sector, international, 16:40
 Financial sector, regulatory framework, key players, 16:32, 36
 Government policies, 16:32, 36
 Investments, regulatory authorities, 16:31
 Investments, types, 16:31–4, 36–7, 40
 Organizations and institutions - Agriculture and food service, 16:30–1, 39
 Organizations and institutions - Banking and lending, 16:37
 Organizations and institutions - Finance and investments, 16:29–32
 Organizations and institutions - Industry and retail trade, 16:30, 40
 Retirement and income plans, 16:31
 Studies, reports and other media, 16:31

Protti, Raymond J., President and Chief Executive Officer, Canadian Bankers Association (CBA)
 Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, 11:63–4, 67–8
 Alternative financing, 11:63, 80–2
 Banking sector, 11:63–8, 71–4, 76–7, 82–4

Piergeti, Louis, vice-président, Conformité financière, Association canadienne des courtiers en valeurs mobilières (ACCOVAM) -- *Suite*
 Organisations et institutions - Agriculture et services alimentaires, 14:31
 Organisations et institutions - Développement commercial et économique, 14:31
 Organisations et institutions - Finance et investissements, 14:34, 36–7, 39, 41
 Organisations et institutions - Opérations bancaires et de prêt, 14:31
 Secteur bancaire, 14:31
 Secteur financier, cadre de réglementation, acteurs clés, 14:31
 Secteur financier canadien, 14:31–2, 36–7, 39
 Secteur financier, structure de réglementation, évaluation, 14:32, 36–7, 41

Porter, Ken, président, TransUnion of Canada Inc.
 Crédit, 10:6–7, 9–11, 14, 16–17, 27–9
 Lois et règlements, 10:28
 Organisations et institutions - Crédit et services de paiement électronique, 10:6, 9–11, 16–17, 27–8
 Organisations et institutions - Développement commercial et économique, 10:9
 Secteur financier, concurrence et protection de la vie privée, 10:28

Probyn, Stephen, président-directeur général, Clean Power Income Fund, Association canadienne des fonds de revenu (ACFR)
 Économie, croissance et développement, 16:29–34, 37–8, 40–1
 Économie, entités juridiques, 16:29–32, 34, 37–40
 Économie, marchés et secteurs d'activité, 16:30–1, 38–41
 Économie, politique publique, 16:29–34, 36, 38
 Emploi, 16:29
 Études, rapports et autres médias, 16:31
 Investissements, types, 16:31–4, 36–7, 40
 Investments, organismes de réglementation, 16:31
 Organisations et institutions - Agriculture et services alimentaires, 16:30–1, 39
 Organisations et institutions - Finance et investissements, 16:29–32
 Organisations et institutions - Industrie et commerce de détail, 16:30, 40
 Organisations et institutions - Opérations bancaires et de prêt, 16:37
 Politiques gouvernementales, 16:32, 36
 Régimes de retraite et de revenus, 16:31
 Secteur bancaire, 16:36, 40
 Secteur financier, cadre de réglementation, acteurs clés, 16:32, 36
 Secteur financier international, 16:40

Protti, Raymond J., président et chef de la direction, Association des banquiers canadiens (ABC)
 Assurance en première ligne, 11:63, 70
 Code criminel, 11:85
 Comités permanents, 11:70
 Coopératives, 11:63, 67–8, 72–4, 76–7
 Crédit, 11:63–4, 72, 76–7, 84

Protti, Raymond J., President and Chief Executive Officer, Canadian Bankers Association (CBA) – *Cont'd*

Cooperatives, **11:63**, 67–8, 72–4, 76–7
 Credit, **11:63**–4, 72, 76–7, 84
 Criminal Code, **11:85**
 Economic crimes and security measures, **11:80**, 85
 Economics, growth and development, **11:66**, 71–2, 77, 83
 Economics, markets and sectors, **11:62**–7, 72–3, 83
 Employment, **11:77**
 Family and society, **11:72**
 Financial sector, domestic, **11:63**–4, 66–8, 71, 73, 77–8, 81, 83–5
 Financial sector, international, **11:63**–4, 72, 77
 Financial sector, regulatory framework, assessment, **11:62**, 64–5, 85
 Financial sector, regulatory framework, key players, **11:64**, 66, 69, 71, 73, 77
 Investments, regulatory authorities, **11:66**, 72
 Investments, types, **11:63**
 Laws and regulations, **11:73**, 77
 Organizations and institutions - Accounting, **11:64**
 Organizations and institutions - Banking and lending, **11:62**, 65–8, 72, 77, 82
 Organizations and institutions - Business and economic development, **11:85**
 Organizations and institutions - Competition and consumer protection services, **11:73**, 77
 Organizations and institutions - Credit and electronic payment services, **11:67**, 80
 Organizations and institutions - Education and research, **11:63**, 65, 71, 81–2
 Organizations and institutions - Information technologies, **11:64**
 Organizations and institutions - Ombudsman services and arbitrators, **11:64**, 69–70
 Organizations and institutions - Statistics, **11:63**, 72
 Payment clearing and settlement system, **11:71**, 76–7, 80
 Primary insurance sector, **11:63**, 70
 Redress, **11:62**, 64–5, 69–70, 73
 Small and medium-sized enterprises, **11:63**, 70–1, 74–6
 Standing committees, **11:70**
 Studies, reports, and other media, **11:71**–2, 82

Rankaduwa, Wimal (Personal communication)

Economics, domestic and international trading, **13:95**
 Economics, growth and development, **13:94**–6, 99–101
 Economics, markets and sectors, **13:95**–6, 98–9, 101
 Economics, public policy, **13:95**–6, 99–100
 Employment, **13:94**–6, 99–100
 Government policies, **13:95**–6, 100
 Organizations and institutions - Industry and retail trade, **13:94**
 Organizations and institutions - Statistics, **13:98**
 Small and medium-sized enterprises, **13:96**
 Studies, reports and other media, **13:94**

Roach, Pierre, Vice-President, Payment Services, Canadian Payments Association (CPA)

Banking sector, **18:44**, 60
 Financial sector, international, **18:58**
 Financial sector, regulatory framework, assessment, **18:58**

Protti, Raymond J., président et chef de la direction, Association des banquiers canadiens (ABC) -- *Suite*

Crimes économiques et mesures de sécurité, **11:80**, 85
 Économie, croissance et développement, **11:66**, 71–2, 77, 83
 Économie, marchés et secteurs d'activité, **11:62**–7, 72–3, 83
 Emploi, **11:77**
 Études, rapports et autres médias, **11:71**–2, 82
 Famille et société, **11:72**
 Financement non traditionnel, **11:63**, 80–2
 Investissements, organismes de réglementation, **11:66**, 72
 Investissements, types, **11:63**
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **11:63**–4, 67–8
 Lois et règlements, **11:73**, 77
 Mesures curatives, **11:62**, 64–5, 69–70, 73
 Organisations et institutions - Comptabilité, **11:64**
 Organisations et institutions - Concurrence et protection des consommateurs, **11:73**, 77
 Organisations et institutions - Crédit et services de paiement électronique, **11:67**, 80
 Organisations et institutions - Développement commercial et économique, **11:85**
 Organisations et institutions - Éducation et recherche, **11:63**, 65, 71, 81–2
 Organisations et institutions - Opérations bancaires et de prêt, **11:62**, 65–8, 72, 77, 82
 Organisations et institutions - Services de conciliation et arbitres, **11:64**, 69–70
 Organisations et institutions - Statistiques, **11:63**, 72
 Organisations et institutions - Technologies de l'information, **11:64**
 Petites et moyennes entreprises, **11:63**, 70–1, 74–6
 Secteur bancaire, **11:63**–8, 71–4, 76–7, 82–4
 Secteur financier, cadre de réglementation, acteurs clés, **11:64**, 66, 69, 71, 73, 77
 Secteur financier canadien, **11:63**–4, 66–8, 71, 73, 77–8, 81, 83–5
 Secteur financier international, **11:63**–4, 72, 77
 Secteur financier, structure de réglementation, évaluation, **11:62**, 64–5, 85
 Système de compensation et de règlement des paiements, **11:71**, 76–7, 80

Rankaduwa, Wimal (Présentation personnelle)

Économie, commerce canadien et international, **13:95**
 Économie, croissance et développement, **13:94**–6, 99–101
 Économie, marchés et secteurs d'activité, **13:95**–6, 98–9, 101
 Économie, politique publique, **13:95**–6, 99–100
 Emploi, **13:94**–6, 99–100
 Études, rapports et autres médias, **13:94**
 Organisations et institutions - Industrie et commerce de détail, **13:94**
 Organisations et institutions - Statistiques, **13:98**
 Petites et moyennes entreprises, **13:96**
 Politiques gouvernementales, **13:95**–6, 100

Roach, Pierre, vice-président, Services de paiement, Association canadienne des paiements (ACP)

Lois et règlements, **18:58**
 Normes de l'industrie, **18:59**

Roach, Pierre, Vice-President, Payment Services, Canadian Payments Association (CPA) – *Cont'd*

Industry standards, **18:59**
 Laws and regulations, **18:58**
 Organizations and institutions - Credit and electronic payment services, **18:44, 56, 59**
 Payment clearing and settlement system, **18:44–5, 56, 58–60**

Robertson, Ronald N., Chairman of the Board, Canada Deposit Insurance Corporation (CDIC)

Cooperative sector, **6:31**
 Financial sector, international, **6:31**
 Financial sector, regulatory framework, assessment, **6:30, 36, 38**
 Financial sector, regulatory framework, key players, **6:30–1, 34–5**
 Investments, types, **6:35–6, 38**
 Laws and regulations, **6:30**
 Retirement and income plans, **6:35**
 Studies, reports, and other media, **6:38**

Robidoux, Benoît, Director, Economic and Fiscal Policy Branch, Economic Studies and Policy Analysis Division, Department of Finance Canada

Demographics, **17:11–12, 16, 26, 29**
 Economics, growth and development, **17:11–12, 15–16, 26, 29**
 Economics, public policy, **17:11–12, 15, 29**
 Employment, **17:12, 15, 29**
 Family and society, **17:29**
 Government policies, **17:12**
 Health care, **17:12, 16, 29**
 Organizations and institutions - Business and economic development, **17:11**
 Organizations and institutions - International relations and immigration, **17:32**
 Post-secondary education, **17:15**
 Retirement and income plans, **17:11–12, 25, 30**
 Studies, reports and other media, **17:11**

Robinson, David, Associate Executive Director, Canadian Association of University Teachers (CAUT)

Act to provide financial assistance for post-secondary education savings, **4:62–4, 73–4**
 Economics, public policy, **4:64–5, 75**
 Educational savings plan, **4:64, 71, 79**
 Family and society, **4:63–4, 71–3**
 Government policies, **4:64–5**
 Health care, **4:75**
 Organizations and institutions - Education and research, **4:63, 71**
 Organizations and institutions - Statistics, **4:73**
 Post-secondary education, **4:63–5, 71, 73, 75–6**
 Retirement and income plans, **4:63–4, 74**

Robson, William B.P., Senior Vice-President and Director of Research, C.D. Howe Institute

Demographics, **17:34, 42, 44–5, 47–8, 52**

Roach, Pierre, vice-président, Services de paiement, Association canadienne des paiements (ACP) -- *Suite*

Organisations et institutions - Crédit et services de paiement électronique, **18:44, 56, 59**
 Secteur bancaire, **18:44, 60**
 Secteur financier international, **18:58**
 Secteur financier, structure de réglementation, évaluation, **18:58**
 Système de compensation et de règlement des paiements, **18:44–5, 56, 58–60**

Robertson, Ronald N., président du conseil d'administration, Société d'assurance-dépôts du Canada (SADC)

Coopératives, **6:31**
 Études, rapports et autres médias, **6:38**
 Investissements, types, **6:35–6, 38**
 Lois et règlements, **6:30**
 Régimes de retraite et de revenus, **6:35**
 Secteur financier, cadre de réglementation, acteurs clés, **6:30–1, 34–5**
 Secteur financier international, **6:31**
 Secteur financier, structure de réglementation, évaluation, **6:30, 36, 38**

Robidoux, Benoît, directeur, Direction des politiques économique et fiscale, Division des études économiques et de l'analyse de la politique, Ministère des Finances Canada

Démographie, **17:11–12, 16, 26, 29**
 Économie, croissance et développement, **17:11–12, 15–16, 26, 29**
 Économie, politique publique, **17:11–12, 15, 29**
 Emploi, **17:12, 15, 29**
 Enseignement postsecondaire, **17:15**
 Études, rapports et autres médias, **17:11**
 Famille et société, **17:29**
 Organisations et institutions - Développement commercial et économique, **17:11**
 Organisations et institutions - Relations internationales et immigration, **17:32**
 Politiques gouvernementales, **17:12**
 Régimes de retraite et de revenus, **17:12, 25, 30**
 Soins de santé, **17:12, 16, 29**

Robinson, David, directeur exécutif adjoint, Association canadienne des professeures et professeurs d'université (ACPPU)

Économie, politique publique, **4:65, 75**
 Enseignement postsecondaire, **4:63–5, 71, 73, 75–6**
 Épargne pour études, **4:64, 71, 79**
 Famille et société, **4:63–4, 71–3**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:63–4, 73–4**
 Organisations et institutions - Éducation et recherche, **4:63, 71**
 Organisations et institutions - Statistiques, **4:73**
 Politiques gouvernementales, **4:65**
 Régimes de retraite et de revenus, **4:63–4, 74**
 Soins de santé, **4:75**

Robson, William B.P., vice-président et directeur de la recherche, Institut C.D. Howe

Démographie, **17:34, 42, 45, 47–8, 52**

Robson, William B.P., Senior Vice-President and Director of Research, C.D. Howe Institute – *Cont'd*

Economics, growth and development, 17:34–6, 39–40, 44, 47, 50
 Economics, legal entities, 17:34–6, 40, 47–8
 Economics, public policy, 17:34–5, 39–40, 42, 44–5, 48, 50, 53
 Employment, 17:34–6, 42, 50–4
 Family and society, 17:35, 42, 44, 47–8, 50, 53
 Government policies, 17:35, 50, 53
 Health care, 17:35, 53
 Investments, types, 17:39
 Laws and regulations, 17:52
 Organizations and institutions - Education and research, 17:35
 Post-secondary education, 17:44, 50
 Retirement and income plans, 17:34–5, 40, 50, 52–3
 Studies, reports and other media, 17:34, 42, 44

Robson-Haddow, Jennifer, Manager, Policy Research and Development, Social and Enterprise Development Innovations (SEDI)

Act to provide financial assistance for post-secondary education savings, 4:65–7, 70, 77, 79–80
 Economics, public policy, 4:66, 76–7
 Education savings plan, 4:66–7, 72, 76–7, 79
 Family and society, 4:65–7, 70, 72, 76–7, 79
 Organizations and institutions - Business and economic development, 4:65–6, 72
 Organizations and institutions - Cooperatives and helping organizations, 4:77
 Post-secondary education, 4:65–7, 70, 72
 Questions of privilege and Points of order, Hearing from witnesses, Senator Angus, 4:65
 Retirement and income plans, 4:67, 70, 72, 77
 Standing committees, 4:67

Rooke, Anne, Acting Director General, Investigations and Inquiries Branch, Office of the Privacy Commissioner of Canada

Credit, 7:13, 18–19
 Financial sector, competition and privacy protection, 7:13, 19, 25
 Financial sector, domestic, 7:13
 Laws and regulations, 7:13, 16
 Organizations and institutions - Competition and consumer protection services, 7:12–13, 15–16, 18, 25–6
 Redress, 7:13

Ross, Henrietta, Executive Director, Ontario Association of Credit Counselling Services (OACCS)

Act to amend the Criminal Code (criminal interest rate), 5:82
 Credit, 5:81–2
 Family and society, 5:82
 Financial sector, regulatory framework, assessment, 5:82
 Laws and regulations, 5:82
 Organizations and institutions - Competition and consumer protection services, 5:81–2

Robson, William B.P., vice-président et directeur de la recherche, Institut C.D. Howe -- *Suite*

Économie, croissance et développement, 17:34–6, 39–40, 45, 47, 50
 Économie, entités juridiques, 17:34–6, 40, 47–8
 Économie, politique publique, 17:34–5, 39–40, 42, 44–5, 48, 50, 53
 Emploi, 17:34–6, 42, 50–4
 Enseignement postsecondaire, 17:44, 50
 Études, rapports et autres médias, 17:34, 42, 44
 Famille et société, 17:35, 42, 44, 47–8, 50, 53
 Investissements, types, 17:39
 Lois et règlements, 17:52
 Organisations et institutions - Éducation et recherche, 17:35
 Politiques gouvernementales, 17:35, 50, 53
 Régimes de retraite et de revenus, 17:34–5, 40, 50, 52–3
 Soins de santé, 17:35, 53

Robson-Haddow, Jennifer, directrice, Recherche et développement en politiques, Social and Enterprise Development Innovations (SEDI)

Comités permanents, 4:67
 Économie, politique publique, 4:66, 76–7
 Enseignement postsecondaire, 4:65–7, 70, 72
 Épargne pour études, 4:66–7, 72, 76–7, 79
 Famille et société, 4:65–7, 70, 72, 76–7, 79
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, 4:65–7, 70, 77, 79–80
 Organisations et institutions - Coopératives et organismes d'aide, 4:77
 Organisations et institutions - Développement commercial et économique, 4:65–6, 72
 Questions de privilège et Rappels au règlement, Audition des témoins, sénateur Angus, 4:65
 Régimes de retraite et de revenus, 4:67, 70, 72, 77

Rooke, Anne, directrice générale intérimaire, Direction des enquêtes et requêtes, Commissariat à la protection de la vie privée du Canada

Crédit, 7:13, 18–19
 Lois et règlements, 7:13, 16
 Mesures curatives, 7:13
 Organisations et institutions - Concurrence et protection des consommateurs, 7:12–13, 15–16, 18, 25–6
 Secteur financier canadien, 7:13
 Secteur financier, concurrence et protection de la vie privée, 7:13, 19, 25

Ross, Henrietta, directrice exécutive, Ontario Association of Credit Counselling Services (OACCS)

Crédit, 5:81–2
 Famille et société, 5:82
 Loi modifiant le Code criminel, (taux d'intérêt criminel), 5:82
 Lois et règlements, 5:82
 Organisations et institutions - Concurrence et protection des consommateurs, 5:81–2
 Secteur financier, structure de réglementation, évaluation, 5:82

Rozon, Louise, Director, Option consommateurs (OC)

Act to amend the Criminal Code (criminal interest rate), **5:33–5, 42**
 Alternative financing, **5:34–6, 41–2**
 Credit, **5:34–6**
 Criminal Code, **5:34–6, 41**
 Family and society, **5:36**
 Financial sector, competition and privacy protection, **5:34**
 Financial sector, regulatory framework, assessment, **5:35**
 Laws and regulations, **5:35, 42**
 Organizations and institutions - Banking and lending, **5:34**
 Organizations and institutions - Competition and consumer protection services, **5:34–5**
 Organizations and institutions - Justice, **5:35**
 Standing committees, **5:35**

Russell, Ian C.W., Senior Vice-President, Industry Relations and Representation, Investment Dealers Association of Canada (IDA)

Economics, growth and development, **16:78–9, 82**
 Economics, legal entities, **16:77–9, 82–3**
 Economics, markets and sectors, **16:83**
 Economics, public policy, **16:77–9, 82**
 Government policies, **16:78, 82**
 Investments, types, **16:78–9, 83**
 Organizations and institutions - Education and research, **16:77**
 Organizations and institutions - Finance and investments, **16:77**
 Retirement and income plans, **16:78**
 Studies, reports and other media, **16:77**

Sabourin, Jean Pierre, President and Chief Executive Officer, Canada Deposit Insurance Corporation (CDIC)

Bank Act, **6:35–6**
 Banking sector, **6:35–7**
 Economics, markets and sectors, **6:27–9**
 Financial sector, domestic, **6:26–7, 31–2, 34–5, 37–8**
 Financial sector, international, **6:27–30, 33, 35–6**
 Financial sector, regulatory framework, assessment, **6:27, 29, 32–5, 38**
 Financial sector, regulatory framework, key players, **6:26–9, 31–8**
 Investments, types, **6:28–9, 32, 34–8**
 Organizations and institutions - Accounting, **6:29**
 Organizations and institutions - Banking and lending, **6:37**
 Organizations and institutions - Business and economic development, **6:33**
 Organizations and institutions - Finance and investments, **6:29, 33**
 Organizations and institutions - Insurance, **6:29**
 Organizations and institutions - Work and retirement, **6:29, 32**
 Retirement and income plans, **6:28, 31–2, 38**

Rozon, Louise, directrice, Option consommateurs (OC)

Code criminel, **5:34–6, 41**
 Comités permanents, **5:35**
 Crédit, **5:34–6**
 Famille et société, **5:36**
 Financement non traditionnel, **5:34–6, 41–2**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:33–5, 42**
 Lois et règlements, **5:35, 42**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:34–6**
 Organisations et institutions - Justice, **5:35**
 Organisations et institutions - Opérations bancaires et de prêt, **5:34**
 Secteur financier, concurrence et protection de la vie privée, **5:34**
 Secteur financier, structure de réglementation, évaluation, **5:35**

Russell, Ian C.W., premier vice-président principal, Représentation du secteur, Association canadienne des courtiers en valeurs mobilières (ACCOVAM)

Économie, croissance et développement, **16:78–9, 82**
 Économie, entités juridiques, **16:77–9, 82–3**
 Économie, marchés et secteurs d'activité, **16:83**
 Économie, politique publique, **16:77–9, 82**
 Études, rapports et autres médias, **16:77**
 Investissements, types, **16:78–9, 83**
 Organisations et institutions - Éducation et recherche, **16:77**
 Organisations et institutions - Finance et investissements, **16:77**
 Politiques gouvernementales, **16:78, 82**
 Régimes de retraite et de revenus, **16:78**

Sabourin, Jean Pierre, président et chef de la direction, Société d'assurance-dépôts du Canada (SADC)

Économie, marchés et secteurs d'activité, **6:27–9**
 Investissements, types, **6:28–9, 32, 34–8**
 Loi sur les banques, **6:35–6**
 Organisations et institutions - Assurance, **6:29**
 Organisations et institutions - Comptabilité, **6:29**
 Organisations et institutions - Développement commercial et économique, **6:33**
 Organisations et institutions - Finance et investissements, **6:29, 33**
 Organisations et institutions - Opérations bancaires et de prêt, **6:37**
 Organisations et institutions - Travail et retraite, **6:29, 32**
 Régimes de retraite et de revenus, **6:28, 31–2, 38**
 Secteur bancaire, **6:35–7**
 Secteur financier, cadre de réglementation, acteurs clés, **6:26–9, 31–8**
 Secteur financier canadien, **6:26–7, 31–2, 34–5, 37–8**
 Secteur financier international, **6:27–30, 33, 35–6**
 Secteur financier, structure de réglementation, évaluation, **6:27, 29, 32–5, 38**

Salembier, Gerry, Director, Financial Institutions Division, Financial Sector Policy Branch, Department of Finance Canada

Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **1:18**, 22–3, 30, 33–5, 44; **12:68–9**, 81–2
Alternative financing, **1:28–9**, 38–40; **12:78**
Bank Act, **1:25–8**; **12:70**
Banking sector, **1:19–20**, 23–6, 28, 33–4, 39–40, 44–5; **12:68–70**, 81–2
Cooperatives, **1:20**, 33
Credit, **1:28–9**, 34, 38; **12:69**, 81
Criminal Code, **1:29**, 38, 40
Economics, growth and development, **1:18**
Economics, legal entities, **12:72**, 75
Economics, markets and industry sector, **1:21**, 32; **12:68**
Economics, public policy, **1:26**; **12:67–8**, 72
Employment, **1:26**
Financial sector, competition and privacy protection, **1:41**
Financial sector, domestic, **1:20–2**, 24, 26–7, 29–32, 34, 37, 39, 41, 44–5; **12:67–8**, 71–2, 75
Financial sector, international, **1:26**, 31–2, 45
Financial sector, regulatory framework, assessment, **1:19–23**, 29–30, 38, 41–2; **12:67–9**, 71–2, 82
Financial sector, regulatory framework, key players, **1:18–24**, 27–32, 35, 37–41, 44–7; **12:67–8**, 70, 78, 82
Industry standards, **1:27**
Investments, regulatory authorities, **1:20**; **12:67**, 71, 75, 77
Investments, types, **1:20**, 25, 36; **12:69**
Laws and regulations, **1:23**, 30, 43, 47; **12:72**, 82
Monetary authority, **1:21**
Organizations and institutions - Accounting, **12:72**
Organizations and institutions - Banking and lending, **1:32**
Organizations and institutions - Business and economic development, **1:32**
Organizations and institutions - Communications, **1:41**
Organizations and institutions - Competition and consumer protection services, **1:41–3**
Organizations and institutions - Credit and electronic payment services, **12:69**, 82
Organizations and institutions - Education and research, **1:22–3**, 26
Organizations and institutions - Finance and investments, **1:21–2**, 30–1, 36
Organizations and institutions - Industry and retail trade, **1:41**
Organizations and institutions - Justice, **1:31**
Organizations and institutions - Ombudsman services and arbitrators, **1:24–5**, 31; **12:69**
Organizations and institutions - Security, **12:77**
Payment clearing and settlement system, **12:69**, 82
Primary insurance sector, **1:20**, 30–1, 36; **12:68–9**, 72, 81
Procedure, Committee's mandate, **1:22**
Procedure, Committee's organization, **12:67**
Redress, **1:24–5**, 29, 31; **12:68–9**
Retirement and income plans, **12:69**
Small and medium-sized enterprises, **1:26**, 44
Studies, reports, and other media, **1:22–3**, 26, 29, 48; **12:67–8**, 72, 75, 81

Salembier, Gerry, directeur, Division des institutions financières, ministère des Finances

Assurance en première ligne, **1:20**, 30–1, 36; **12:68–9**, 72, 81
Autorités monétaires, **1:21**
Code criminel, **1:29**, 38, 40
Coopératives, **1:20**, 33
Crédit, **1:28–9**, 34, 38; **12:69**, 81
Économie, croissance et développement, **1:18**
Économie, entités juridiques, **12:72**, 75
Économie, marchés et secteurs d'activité, **1:21**, 32; **12:68**
Économie, politique publique, **1:26**; **12:67–8**, 72
Emploi, **1:26**
Études, rapports et autres médias, **1:22–3**, 26, 29, 48; **12:67–8**, 72, 75, 81
Financement non traditionnel, **1:28–9**, 38–40; **12:78**
Investissements, organismes de réglementation, **1:20**; **12:67**, 71, 75, 77
Investissements, types, **1:20**, 25, 36; **12:69**
Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **1:18**, 22–3, 30, 33–5, 44; **12:68–9**, 81–2
Loi sur les banques, **1:25–8**; **12:70**
Lois et règlements, **1:23**, 30, 43, 47; **12:72**, 82
Mesures curatives, **1:24–5**, 29, 31; **12:68–9**
Normes de l'industrie, **1:27**
Organisations et institutions - Communications, **1:41**
Organisations et institutions - Comptabilité, **12:72**
Organisations et institutions - Concurrence et protection des consommateurs, **1:41–3**
Organisations et institutions - Crédit et services de paiement électronique, **12:69**, 82
Organisations et institutions - Développement commercial et économique, **1:32**
Organisations et institutions - Éducation et recherche, **1:22–3**, 26
Organisations et institutions - Finance et investissements, **1:21–2**, 30–1, 36
Organisations et institutions - Industrie et commerce de détail, **1:41**
Organisations et institutions - Justice, **1:31**
Organisations et institutions - Opérations bancaires et de prêt, **1:32**
Organisations et institutions - Sécurité, **12:77**
Organisations et institutions - Services de conciliation et arbitres, **1:24–5**, 31; **12:69**
Petites et moyennes entreprises, **1:26**, 44
Procédure, Mandat du comité, **1:22**
Procédure, Organisation du comité, **12:67**
Régimes de retraite et de revenus, **12:69**
Secteur bancaire, **1:19–20**, 23–6, 28, 33–4, 39–40, 44–5; **12:68–70**, 81–2
Secteur financier, cadre de réglementation, acteurs clés, **1:18–24**, 27–32, 35, 37–41, 44–7; **12:67–8**, 70, 78, 82
Secteur financier canadien, **1:20–2**, 24, 26–7, 29–32, 34, 37, 39, 41, 44–5; **12:67–8**, 71–2, 75
Secteur financier, concurrence et protection de la vie privée, **1:41**
Secteur financier international, **1:26**, 31–2, 45
Secteur financier, structure de réglementation, évaluation, **1:19–23**, 29–30, 38, 41–2; **12:67–9**, 71–2, 82

Sauvé, Roger, President, People Patterns Consulting, Vanier Institute of the Family

Economics, growth and development, **5:80**
 Economics, markets and sectors, **5:80–1**
 Family and society, **5:79–81**
 Financial sector, domestic, **5:80–1**
 Organizations and institutions - Family and housing, **5:79**
 Studies, reports and other media, **5:79–81**

Schwartz, Georgina Steinsky, President and Chief Executive Officer, Canadian Centre for Philanthropy

Charitable organizations and foundations, **3:24–6**
 Economics, public policy, **3:25**
 Financial sector, regulatory framework, key players, **3:24**
 Government policies, **3:25**
 Organizations and institutions - Accounting, **3:24**
 Organizations and institutions - Statistics, **3:24**
 Studies, reports and other media, **3:24–5**

Scott, Sheridan, Commissioner of Competition, Competition Bureau

Act to establish the Financial Consumer Agency of Canada and to amend certain Acts in relation to financial institutions, **6:59, 67**
 Alternative financing, **6:63**
 Banking sector, **6:58, 62–3, 65**
 Bills cited, **6:61**
 Credit, **6:58, 60, 62–3**
 Economic crimes and security measures, **6:60, 71–3**
 Economics, growth and development, **6:60**
 Economics, markets and sectors, **6:58, 61, 64–5, 74, 77**
 Financial sector, domestic, **6:58–9, 61–8, 71–7**
 Financial sector, international, **6:61, 64–5, 73, 75**
 Financial sector, regulatory framework, assessment, **6:60, 64–6, 68–73, 75–6**
 Financial sector, regulatory framework, key players, **6:59**
 Investments, types, **6:58**
 Laws and regulations, **6:58, 60–1, 64, 67–9, 73–6**
 Meetings and speeches, **6:60–1, 64, 71**
 Organizations and institutions - Banking and lending, **6:61**
 Organizations and institutions - Competition and consumer protection services, **6:58–77**
 Organizations and institutions - Security, **6:72**
 Organizations and institutions - Transport and delivery, **6:72**
 Primary insurance sector, **6:73–4**
 Procedure, Committee's organization, **6:59**
 Redress, **6:58, 60, 66, 68–70, 72, 76**
 Studies, reports, and other media, **6:61, 64, 70**

Scromeda, Shawn, Counsel, Criminal Law Policy Section, Department of Justice Canada

Act to amend the Criminal Code (criminal interest rate), **5:21–2, 24, 27**
 Alternative financing, **5:22–4, 29–33**
 Court decisions, **5:31–2**

Salembier, Gerry, directeur, Division des institutions financières, ministère des Finances -- Suite

Système de compensation et de règlement des paiements, **12:69, 82**

Sauvé, Roger, président, People Patterns Consulting, Institut Vanier de la Famille

Économie, croissance et développement, **5:80**
 Économie, marchés et secteurs d'activité, **5:80–1**
 Études, rapports et autres médias, **5:79–81**
 Famille et société, **5:79–81**
 Organisations et institutions - Famille et habitation, **5:79**
 Secteur financier canadien, **5:80–1**

Schwartz, Georgina Steinsky, présidente et chef de la direction, Centre canadien de philanthropie

Économie, politique publique, **3:25**
 Études, rapports et autres médias, **3:24–5**
 Organisations et institutions - Comptabilité, **3:24**
 Organisations et institutions - Statistiques, **3:24**
 Organismes de bienfaisance et fondations, **3:24–6**
 Politiques gouvernementales, **3:25**
 Secteur financier, cadre de réglementation, acteurs clés, **3:24**

Scott, Sheridan, commissaire de la concurrence, Bureau de la concurrence

Assurance en première ligne, **6:73–4**
 Crédit, **6:58, 60, 62–3**
 Crimes économiques et mesures de sécurité, **6:60, 71–3**
 Économie, croissance et développement, **6:60**
 Économie, marchés et secteurs d'activité, **6:58, 61, 64–5, 74, 77**
 Études, rapports et autres médias, **6:61, 64, 70**
 Financement non traditionnel, **6:63**
 Investissements, types, **6:58**
 Loi constituant l'Agence de la consommation en matière financière du Canada et modifiant certaines lois relatives aux institutions financières, **6:59, 67**
 Lois et règlements, **6:58, 60–1, 64, 67–9, 73–6**
 Mesures curatives, **6:58, 60, 66, 68–70, 72, 76**
 Organisations et institutions - Concurrence et protection des consommateurs, **6:58–77**
 Organisations et institutions - Opérations bancaires et de prêt, **6:61**
 Organisations et institutions - Sécurité, **6:72**
 Organisations et institutions - Transport et livraison, **6:72**
 Procédure, Organisation du comité, **6:59**
 Projets de loi cités, **6:61**
 Réunions et allocutions, **6:60–1, 64, 71**
 Secteur bancaire, **6:58, 62–3, 65**
 Secteur financier, cadre de réglementation, acteurs clés, **6:59**
 Secteur financier canadien, **6:58–9, 61–8, 71–7**
 Secteur financier international, **6:61, 64–5, 73, 75**
 Secteur financier, structure de réglementation, évaluation, **6:60, 64–6, 68–73, 75–6**

Scromeda, Shawn, avocat, Section de la politique en matière de droit pénal, Ministère de la Justice du Canada

Code criminel, **5:21–4, 28–30, 32–3**
 Comités permanents, **5:22–3**
 Crédit, **5:21–4, 27–9, 32**
 Crimes économiques et mesures de sécurité, **5:22–4, 29, 32**

Scromeda, Shawn, Counsel, Criminal Law Policy Section, Department of Justice Canada – Cont'd

Credit, 5:21–4, 27–9, 32
 Criminal Code, 5:21–4, 28–30, 32–3
 Economic crimes and security measures, 5:22–4, 29, 32
 Financial sector, domestic, 5:22–3
 Financial sector, regulatory framework, assessment, 5:28
 Financial sector, regulatory framework, key players, 5:23
 Laws and regulations, 5:23
 Organizations and institutions - Banking and lending, 5:22
 Organizations and institutions - Industry and retail trade, 5:21, 23, 27–9, 32
 Organizations and institutions - Justice, 5:21–2, 24, 27–8, 31–2
 Redress, 5:28, 30
 Standing committees, 5:22–3
 Studies, reports and other media, 5:22–3, 29–30, 32–3

Sénécal, David, Tax Policy Officer, Tax Treaties, Tax Legislation Division, Tax Policy Branch, Department of Finance

Economics, domestic and international, 2:50
 Economics, markets and sectors, 2:51
 Economics, public policy, 2:50
 Fiscal agreements and Canadian treaties, 2:40–1, 43–4, 49–51
 Laws and regulations, 2:40
 Organizations and institutions - Accounting, 2:41
 Organizations and institutions - Business and development, 2:50–1
 Organizations and institutions - International relations and immigration, 2:43–4, 49

Sharpe, Andrew, Executive Director, Centre for the Study of Living Standards (CSLS)

Economics, growth and development, 13:38–46, 48–9, 53–7
 Economics, legal entities, 13:41–2, 57
 Economics, markets and sectors, 13:39–42, 49, 54, 57
 Economics, public policy, 13:38–9, 41–2, 46, 49, 53–7
 Employment, 13:41–2, 44–6, 48–9, 56
 Financial sector, regulatory framework, key players, 13:41, 48
 Government policies, 13:38–9, 41, 45, 54–6
 Monetary authority, 13:41, 48
 Organizations and institutions - Banking and lending, 13:54
 Organizations and institutions - Education and research, 13:38, 41–2, 45, 49, 57
 Organizations and institutions - Statistics, 13:40, 55–6
 Organizations and institutions - Transport and delivery, 13:57
 Small and medium-sized enterprises, 13:41

Sliter, J.R. (John), Director, Integrated Market Enforcement Branch, Federal and International Operations, Royal Canadian Mounted Police (RCMP)

Economic crimes and security measures, 13:106; 14:73–4
 Economics, growth and development, 14:74
 Economics, legal entities, 14:74
 Investments, regulatory authorities, 14:73–4

Scromeda, Shawn, avocat, Section de la politique en matière de droit pénal, Ministère de la Justice du Canada -- Suite

Décisions du tribunal, 5:31–2
 Études, rapports et autres médias, 5:22–3, 29–30, 32–3
 Financement non traditionnel, 5:22–4, 29–33
 Loi modifiant le Code criminel (taux d'intérêt criminel), 5:21–2, 24, 27
 Lois et règlements, 5:23
 Mesures curatives, 5:28, 30
 Organisations et institutions - Industry, 5:21, 23, 27–9, 32
 Organisations et institutions - Justice, 5:21–2, 24, 27–8, 31–2
 Organisations et institutions - Opérations bancaires et de prêt, 5:22
 Secteur financier, cadre de réglementation, acteurs clés, 5:23
 Secteur financier canadien, 5:22–3
 Secteur financier, structure de réglementation, évaluation, 5:28

Sénécal, David, agent principal de la politique de l'impôt, Conventions fiscales, Division de la législation de l'impôt, Direction de la politique de l'impôt, Ministère des Finances

Accords fiscaux et traités du Canada, 2:40–1, 43–4, 49–51
 Économie, commerce canadien et international, 2:50
 Économie, marchés et secteurs d'activité, 2:51
 Économie, politique publique, 2:50
 Lois et règlements, 2:40
 Organisations et institutions - Comptabilité, 2:41
 Organisations et institutions - Développement commercial et économique, 2:50–1
 Organisations et institutions - Relations internationales et immigration, 2:43–4, 49

Sharpe, Andrew, directeur exécutif, Centre d'études des niveaux de vie

Autorités monétaires, 13:41, 48
 Économie, croissance et développement, 13:38–45, 48–9, 53–7
 Économie, entités juridiques, 13:41–2, 57
 Économie, marchés et secteurs d'activité, 13:39–42, 49, 54, 57
 Économie, politique publique, 13:38–9, 41–2, 46, 49, 53–7
 Emploi, 13:41–2, 44–6, 48–9, 56
 Organisations et institutions - Éducation et recherche, 13:38, 41–2, 45, 49, 57
 Organisations et institutions - Opérations bancaires et de prêt, 13:54
 Organisations et institutions - Statistiques, 13:40, 55–6
 Organisations et institutions - Transport et livraison, 13:57
 Petites et moyennes entreprises, 13:41
 Politiques gouvernementales, 13:38–9, 41, 45, 54–6
 Secteur financier, cadre de réglementation, acteurs clés, 13:41, 48

Sliter, J.R. (John), directeur, Division des équipes intégrées de la police des marchés, Affaires fédérales et internationales, Gendarmerie royale du Canada (GRC)

Crimes économiques et mesures de sécurité, 13:106; 14:73–4
 Économie, croissance et développement, 14:74
 Économie, entités juridiques, 14:74
 Études, rapports et autres médias, 14:73
 Investissements, organismes de réglementation, 14:73–4

Sliter, J.R. (John), Director, Integrated Market Enforcement Branch, Federal and International Operations, Royal Canadian Mounted Police (RCMP) – *Cont'd*

Organizations and institutions - Finance and investments, **14:73**
 Organizations and institutions - Security, **13:105–6; 14:73–4**
 Studies, reports and other media, **14:73**

Smit, Jack, Chairperson, Board of Directors, Credit Union Central of Canada

Alternative financing, **10:39**
 Bank Act, **10:33**
 Banking sector, **10:31, 33, 38**
 Cooperatives, **10:31–3, 35–41**
 Credit, **10:32–3, 37–8**
 Economics, markets and sectors, **10:38**
 Financial sector, domestic, **10:31, 41**
 Financial sector, regulatory framework, assessment, **10:32–3**
 Organizations and institutions - Banking and lending, **10:31, 36–41**
 Organizations and institutions - Competition and consumer protection services, **10:32–3**
 Small and medium-sized enterprises, **10:38**

Soule, George, National Chairperson, Canadian Federation of Students (CFS)

Act to provide financial assistance for post-secondary education savings, **4:84, 90, 93**
 Economics, public policy, **4:86, 92**
 Education savings plan, **4:86, 92**
 Family and society, **4:84–6, 90, 92**
 Health care, **4:86–7**
 Organizations and institutions - Cooperatives and helping organizations, **4:85**
 Organizations and institutions - Education and research, **4:84–5**
 Organizations and institutions - Family and housing, **4:85**
 Post-secondary education, **4:84–7, 90, 92–3**
 Retirement and income plans, **4:84–6**
 Standing committees, **4:84**
 Studies, reports and other media, **4:87**

St-Amant, Jacques, Analyst, Option consommateurs (OC)

Alternative financing, **5:39–41**
 Banking sector, **12:30, 32–3, 35**
 Cooperatives, **12:30–1**
 Credit, **5:39–41; 12:32, 35**
 Criminal Code, **5:39, 41–2**
 Economic crimes and security measures, **5:43; 12:31–2**
 Economics, growth and development, **5:40; 12:30**
 Economics, legal entities, **12:30**
 Economics, markets and sectors, **12:30**
 Financial sector, domestic, **5:40–1; 12:30–1**
 Financial sector, international, **5:43**
 Financial sector, regulatory framework, assessment, **12:31–2, 35–6, 38**
 Financial sector, regulatory framework, key players, **12:35–6, 38**
 Industry standards, **12:31**
 Laws and regulations, **5:40; 12:32, 35**
 Organizations and institutions - Banking and lending, **12:30**

Sliter, J.R. (John), directeur, Division des équipes intégrées de la police des marchés, Affaires fédérales et internationales, Gendarmerie royale du Canada (GRC) -- *Suite*

Organisations et institutions - Finance et investissements, **14:73**
 Organisations et institutions - Sécurité, **13:105–6; 14:73–4**

Smit, Jack, président, conseil d'administration, Centrale des caisses de crédit du Canada

Coopératives, **10:31–3, 35–41**
 Crédit, **10:32–3, 37–8**
 Économie, marchés et secteurs d'activité, **10:38**
 Financement non traditionnel, **10:39**
 Loi sur les banques, **10:33**
 Organisations et institutions - Concurrence et protection des consommateurs, **10:32–3**
 Organisations et institutions - Opérations bancaires et de prêt, **10:31, 36–41**
 Petites et moyennes entreprises, **10:38**
 Secteur bancaire, **10:31, 33, 38**
 Secteur financier canadien, **10:31, 41**
 Secteur financier, structure de réglementation, évaluation, **10:32–3**

Soule, George, président national, Fédération canadienne des étudiants et étudiantes (FCEE)

Comités permanents, **4:84**
 Économie, politique publique, **4:86, 92**
 Enseignement postsecondaire, **4:84–7, 90, 92–3**
 Épargne pour études, **4:86, 92**
 Études, rapports et autres médias, **4:87**
 Famille et société, **4:84–6, 90, 92**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:84, 90, 93**
 Organisations et institutions - Coopératives et organismes d'aide, **4:85**
 Organisations et institutions - Éducation et recherche, **4:84–5**
 Organisations et institutions - Famille et habitation, **4:85**
 Régimes de retraite et de revenus, **4:84–6**
 Soins de santé, **4:86–7**

St-Amant, Jacques, analyste-conseil, Option consommateurs (OC)

Code criminel, **5:39, 41–2**
 Coopératives, **12:30–1**
 Crédit, **5:39–41; 12:32, 35**
 Crimes économiques et mesures de sécurité, **5:43; 12:31–2**
 Économie, croissance et développement, **5:40; 12:30**
 Économie, entités juridiques, **12:30**
 Économie, marchés et secteurs d'activité, **12:30**
 Études, rapports et autres médias, **5:40; 12:30**
 Financement non traditionnel, **5:39–41**
 Lois et règlements, **5:40; 12:32, 35**
 Mesures curatives, **12:31–2, 36**
 Normes de l'industrie, **12:31**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:40, 42**
 Organisations et institutions - Coopératives et organismes d'aide, **12:37**

- St-Amant, Jacques, Analyst, Option consommateurs (OC)**
- *Cont'd*
- Organizations and institutions - Competition and consumer protection services, 5:40, 42
- Organizations and institutions - Cooperatives and helping organizations, 12:37
- Organizations and institutions - Credit and electronic payment services, 12:35
- Organizations and institutions - Industry and retail trade, 12:37
- Organizations and institutions - Justice, 5:39
- Organizations and institutions - Ombudsman services and arbitrators, 12:36
- Payment clearing and settlement system, 12:32, 35
- Redress, 12:31–2, 36
- Studies, reports, and other media, 5:40; 12:30
- Stanford, Jim, Economist, CAW Canada**
- Currency, 13:64, 72–3, 78, 85
- Economics, domestic and international trading, 13:63–4, 72, 80–1, 87–8
- Economics, growth and development, 13:61–4, 71–2, 76–8, 81, 85, 87
- Economics, legal entities, 13:61, 63, 71–3, 78, 80–1, 89
- Economics, markets and sectors, 13:61–4, 72–3, 76, 78, 81, 85, 87–9
- Economics, public policy, 13:62–4, 71, 81, 88, 90
- Employment, 13:61–3, 72–3, 76–7, 87–90
- Government policies, 13:62–4, 80–1
- Investments, types, 13:71, 81
- Organizations and institutions - Education and research, 13:90
- Organizations and institutions - Industry and retail trade, 13:61, 72–3
- Small and medium-sized enterprises, 13:61, 63, 73, 85
- Stevenson, Ronald C., Chancellor, General Synod of the Anglican Church of Canada**
- Act to amend the Act of incorporation of The General Synod of the Anglican Church of Canada, 12:45–7
- Banking, Trade and Commerce Act, 12:44
- Bills cited, 12:45
- Economics, legal entities, 12:46
- Economics, markets and sectors, 12:44
- Financial sector, domestic, 12:44
- Investments, regulatory authorities, 12:44
- Laws and regulations, 12:44–5, 47
- Organizations and institutions - Justice, 12:44
- Organizations and institutions - Religious associations, 12:44–6
- Suret, Jean-Marc (Personal communication)**
- Banking sector, 13:24
- Credit, 13:13
- Economics, domestic and international trading, 13:27
- Economics, growth and development, 13:12–14, 24, 27
- Economics, legal entities, 13:13–14, 20, 28–9, 33
- Economics, markets and sectors, 13:12–14, 19, 21, 29
- St-Amant, Jacques, analyste-conseil, Option consommateurs (OC) -- Suite**
- Organisations et institutions - Crédit et services de paiement électronique, 12:35
- Organisations et institutions - Industrie et commerce de détail, 12:37
- Organisations et institutions - Justice, 5:39
- Organisations et institutions - Opérations bancaires et de prêt, 12:30
- Organisations et institutions - Services de conciliation et arbitres, 12:36
- Secteur bancaire, 12:30, 32–3, 35
- Secteur financier, cadre de réglementation, acteurs clés, 12:35–6, 38
- Secteur financier canadien, 5:40–1; 12:30–1
- Secteur financier international, 5:43
- Secteur financier, structure de réglementation, évaluation, 12:31–2, 35–6, 38
- Système de compensation et de règlement des paiements, 12:32, 35
- Stanford, Jim, économiste, TCA Canada**
- Économie, commerce canadien et international, 13:63–4, 72, 80–1, 87–8
- Économie, croissance et développement, 13:61–4, 71–3, 76–8, 81, 85, 87
- Économie, entités juridiques, 13:61, 63, 71–3, 78, 80–1, 89
- Économie, marchés et secteurs d'activité, 13:61–4, 72–3, 76, 78, 81, 85, 87–9
- Économie, politique publique, 13:62–4, 71, 81, 88, 90
- Emploi, 13:61–3, 72–3, 76–7, 87–90
- Investissements, types, 13:71, 81
- Monnaie, 13:64, 72–3, 78, 85
- Organisations et institutions - Éducation et recherche, 13:90
- Organisations et institutions - Industrie et commerce de détail, 13:61, 72–3
- Petites et moyennes entreprises, 13:61, 63, 73, 85
- Politiques gouvernementales, 13:62–4, 80–1
- Stevenson, Ronald C., chancelier, General Synod of the Anglican Church of Canada**
- Économie, entités juridiques, 12:46
- Économie, marchés et secteurs d'activité, 12:44
- Investissements, organismes de réglementation, 12:44
- Loi modifiant la Loi constituant en corporation « The General Synod of the Anglican Church of Canada », 12:45–7
- Loi sur les banques, 12:44
- Lois et règlements, 12:44–5, 47
- Organisations et institutions - Associations religieuses, 12:44–6
- Organisations et institutions - Justice, 12:44
- Projets de loi cités, 12:45
- Secteur financier canadien, 12:44
- Suret, Jean-Marc (Présentation personnelle)**
- Crédit, 13:13
- Économie, commerce canadien et international, 13:27
- Économie, croissance et développement, 13:12–14, 24, 27
- Économie, entités juridiques, 13:13–14, 20, 28–9, 33
- Économie, marchés et secteurs d'activité, 13:12–14, 19, 21, 29

Suret, Jean-Marc (Personal communication)

- Economics, public policy, 13:13–15, 20–1, 24, 28, 33
- Financial sector, international, 13:21
- Government policies, 13:13, 21, 24
- Investments, types, 13:13–15, 24, 27–8
- Organizations and institutions - Banking and lending, 13:24
- Organizations and institutions - Business and economic development, 13:19
- Organizations and institutions - Cooperatives and helping organizations, 13:29
- Organizations and institutions - Education and research, 13:33
- Organizations and institutions - Finance and investments, 13:24
- Organizations and institutions - Work and retirement, 13:24
- Small and medium-sized enterprises, 13:12–15, 21, 24, 28–9

Sutherland-Brown, Rob, General Counsel, Intellectual Property Law Group, Legal Services, Industry Canada

- Act to amend the Patent Act, 9:10
- Bills cited, 9:10
- Court decisions, 9:10
- Economics, domestic and international trading, 9:9–10
- Laws and regulations, 9:10
- Organizations and institutions - Agriculture and food service, 9:10
- Organizations and institutions - Business and economic development, 9:10
- Organizations and institutions - Health, 9:10
- Organizations and institutions - Industry and retail trade, 9:10
- Patents, 9:9–10

Swift, Catherine, President and Chief Executive Officer, Canadian Federation of Independent Business (CFIB)

- Alternative financing, 7:48
- Banking sector, 7:42–3, 45, 47, 50–1, 55–6, 58
- Cooperatives, 7:42, 51
- Credit, 7:43, 49–51, 53, 56, 59
- Economics, growth and development, 7:41–3, 46–7, 49–50, 54, 59
- Economics, legal entities, 7:51
- Economics, markets and sectors, 7:42–3, 46–7, 49, 51, 53–4, 56–7, 59
- Employment, 7:41, 43, 49–50, 54, 59
- Financial sector, domestic, 7:41–5, 48–9, 51, 53–4, 56–8, 60
- Financial sector, international, 7:46, 48, 56
- Financial sector, regulatory framework, assessment, 7:43–4, 46, 48, 53
- Financial sector, regulatory framework, key players, 7:41–2
- Investments, types, 7:44, 49, 55, 60
- Organizations and institutions - Banking and lending, 7:47, 60
- Organizations and institutions - Business and economic development, 7:41, 49, 58–9
- Organizations and institutions - Industry and retail trade, 7:47
- Organizations and institutions - Insurance, 7:46, 60
- Organizations and institutions - Statistics, 7:45, 47, 50
- Primary insurance sector, 7:44–8, 53, 56
- Retirement and income plans, 7:56

Suret, Jean-Marc (Présentation personnelle)

- Économie, politique publique, 13:13–15, 20–1, 24, 28, 33
- Investissements, types, 13:13–15, 24, 27–8
- Organisations et institutions - Coopératives et organismes d'aide, 13:29
- Organisations et institutions - Développement commercial et économique, 13:19
- Organisations et institutions - Éducation et recherche, 13:33
- Organisations et institutions - Finance et investissements, 13:24
- Organisations et institutions - Opérations bancaires et de prêt, 13:24
- Organisations et institutions - Travail et retraite, 13:24
- Petites et moyennes entreprises, 13:12–15, 21, 24, 28–9
- Politiques gouvernementales, 13:13, 21, 24
- Secteur bancaire, 13:24
- Secteur financier international, 13:21

Sutherland-Brown, Rob, avocat-conseil, Groupe du droit de la propriété intellectuelle, Services juridiques, Industrie Canada

- Brevets, 9:9–10
- Décisions du tribunal, 9:10
- Économie, commerce canadien et international, 9:9–10
- Loi modifiant la Loi sur les brevets, 9:10
- Lois et règlements, 9:10
- Organisations et institutions - Agriculture et services alimentaires, 9:10
- Organisations et institutions - Développement commercial et économique, 9:10
- Organisations et institutions - Industrie et commerce de détail, 9:10
- Organisations et institutions - Santé, 9:10
- Projets de loi cités, 9:10

Swift, Catherine, présidente et chef de la direction, Fédération canadienne de l'entreprise indépendante (FCEI)

- Assurance en première ligne, 7:44–8, 53, 56
- Coopératives, 7:42, 51
- Crédit, 7:43, 49–51, 53, 56, 59
- Économie, croissance et développement, 7:41–3, 46–7, 49–50, 54, 59
- Économie, entités juridiques, 7:51
- Économie, marchés et secteurs d'activité, 7:42–3, 46–7, 49, 51, 53–4, 56–7, 59
- Emploi, 7:41, 43, 49–50, 54, 59
- Études, rapports et autres médias, 7:41–2, 45, 53
- Financement non traditionnel, 7:48
- Investissements, types, 7:44, 49, 55, 60
- Organisations et institutions - Assurance, 7:46, 60
- Organisations et institutions - Développement commercial et économique, 7:41, 49, 58–9
- Organisations et institutions - Industrie et commerce de détail, 7:47
- Organisations et institutions - Opérations bancaires et de prêt, 7:47, 60
- Organisations et institutions - Statistiques, 7:45, 47, 50
- Petites et moyennes entreprises, 7:42–51, 53–6, 58–9
- Régimes de retraite et de revenus, 7:56
- Secteur bancaire, 7:42–3, 45, 47, 50–1, 55–6, 58
- Secteur financier, cadre de réglementation, acteurs clés, 7:41–2

Swift, Catherine, President and Chief Executive Officer, Canadian Federation of Independent Business (CFIB)

- *Cont'd*

- Small and medium-sized enterprises, 7:42–51, 53–6, 58–9
- Studies, reports, and other media, 7:41–2, 45, 53

Taylor, Rob, Senior Policy Analyst, National Affairs, Canadian Federation of Independent Business (CFIB)

- Organizations and institutions - Business and economic development, 17:43
- Small and medium-sized enterprises, 17:43

Thivierge, Marie-Josée, Assistant Deputy Minister, Human Investment Programs, Human Resources and Skills Development Canada

- Education savings plan, 4:53
- Family and society, 4:53–4, 57–8
- Laws and regulations, 4:57–8
- Post-secondary education, 4:53–4, 57
- Retirement and income plans, 4:53–4

Thomson, Tamra L., Director, Legislation and Law Reform, Canadian Bar Association (CBA)

- Act to amend the Criminal Code (criminal interest rate), 5:56
- Financial sector, regulatory framework, assessment, 5:63
- Organizations and institutions - Justice, 5:56, 63
- Real estate, 5:56

Tobin, Steven, Economist, Directorate for Employment, Labour and Social Affairs, Employment Analysis and Policy Division, Organisation for Economic Co-operation and Development (OECD)

- Demographics, 17:62, 64, 66, 68, 72–3, 83
- Economics, growth and development, 17:63
- Economics, public policy, 17:63, 78, 81
- Employment, 17:62–4, 72–4, 83
- Family and society, 17:64, 66–8
- Government policies, 17:63, 68, 78
- Health care, 17:62
- Laws and regulations, 17:63
- Organizations and institutions - Business and economic development, 17:62, 72, 74, 81
- Organizations and institutions - Statistics, 17:74
- Retirement and income plans, 17:74, 78
- Studies, reports and other media, 17:62–3, 73

Traversy, Gregory R., President, Canadian Life and Health Insurance Association (CLHIA)

- Economics, legal entities, 12:52, 65–6
- Economics, markets and sectors, 12:51–5, 57–8, 60, 64
- Financial sector, competition and privacy protection, 12:63
- Financial sector, domestic, 12:51–5, 58, 62–5
- Financial sector, regulatory framework, assessment, 12:51–4, 58, 61–3
- Financial sector, regulatory framework, key players, 12:52–3, 65–6
- Investments, types, 12:65
- Laws and regulations, 12:52–4, 63

Swift, Catherine, présidente et chef de la direction, Fédération canadienne de l'entreprise indépendante (FCEI)

-- *Suite*

- Secteur financier canadien, 7:41–5, 48–9, 51, 53–4, 56–8, 60
- Secteur financier international, 7:46, 48, 56
- Secteur financier, structure de réglementation, évaluation, 7:43–4, 46, 48, 53

Taylor, Rob, analyste principal en matière de politiques, Affaires nationales, Fédération canadienne de l'entreprise indépendante (FCEI)

- Organisations et institutions - Développement commercial et économique, 17:43
- Petites et moyennes entreprises, 17:43

Thivierge, Marie-Josée, sous-ministre adjointe, Programmes d'investissement dans la personne, Ressources humaines et Développement des compétences Canada

- Enseignement postsecondaire, 4:53–4, 57
- Épargne pour études, 4:53
- Famille et société, 4:53–4, 57–8
- Lois et règlements, 4:57–8
- Régimes de retraite et de revenus, 4:53–4

Thomson, Tamra L., directrice, Législation et réforme du droit, Association du Barreau canadien (ABC)

- Immobilier, 5:56
- Loi modifiant le Code criminel (taux d'intérêt criminel), 5:56
- Organisations et institutions - Justice, 5:56, 63
- Secteur financier, structure de réglementation, évaluation, 5:63

Tobin, Steven, économiste, Direction de l'emploi, du travail et des affaires sociales, Division de l'analyse et des politiques d'emploi, Organisation de coopération et de développement économiques (OCDE)

- Démographie, 17:62, 64, 66, 68, 72–3, 83
- Économie, croissance et développement, 17:63
- Économie, politique publique, 17:63, 78, 81
- Emploi, 17:62–4, 72–4, 83
- Études, rapports et autres médias, 17:62–3, 73
- Famille et société, 17:64, 66–8
- Lois et règlements, 17:63
- Organisations et institutions - Développement commercial et économique, 17:62, 72, 74, 81
- Organisations et institutions - Statistiques, 17:74
- Politiques gouvernementales, 17:63, 68, 78
- Régimes de retraite et de revenus, 17:74, 78
- Soins de santé, 17:62

Traversy, Gregory R., président, Association canadienne des compagnies d'assurances de personnes (ACCAP)

- Assurance en première ligne, 12:51–62, 65
- Économie, entités juridiques, 12:52, 65–6
- Économie, marchés et secteurs d'activité, 12:51–5, 57–8, 60, 64
- Études, rapports et autres médias, 12:52, 57
- Investissements, types, 12:65
- Lois et règlements, 12:52–4, 63
- Mesures curatives, 12:55–6, 59–60
- Organisations et institutions - Assurance, 12:51–3, 55, 66

Traversy, Gregory R., President, Canadian Life and Health Insurance Association (CLHIA) – *Cont'd*

Organizations and institutions - Insurance, 12:51–3, 55, 66
 Organizations and institutions - Ombudsman services and arbitrators, 12:53, 55–7, 62–3
 Organizations and institutions - Work and retirement, 12:66
 Primary insurance sector, 12:51–62, 65
 Redress, 12:55–6, 59–60
 Retirement and income plans, 12:53, 58–9
 Studies, reports and other media, 12:52, 57

Tromp, Elizabeth, Director General, Charities Directorate, Policy and Planning Branch, Canada Revenue Agency (CRA)

Charitable organizations and foundations, 3:11–14, 19–20
 Economic crimes and security measures, 3:13
 Laws and regulations, 3:11–14, 20
 Organizations and institutions - Accounting, 3:11–12, 18, 20, 23
 Studies, reports and other media, 3:13

Turner, Barry, Director of Government Relations, Ducks Unlimited Canada (DUC) and Nature Conservancy of Canada (NCC)

Charitable organizations and foundations, 4:35, 37
 Economics, public policy, 4:32
 Laws and regulations, 4:34
 Nature and environment, 4:28, 33–6
 Organizations and institutions - Agriculture and food service, 4:34–5
 Organizations and institutions - Natural resources and environment, 4:28, 33, 36–7
 Studies, reports and other media, 4:34

Tzanetakis, Peter, Associate, Ernst & Young, LLP, Canadian Association of Community Financial Service Providers

Credit, 5:75
 Organizations and institutions - Banking and lending, 5:75
 Studies, reports and other media, 5:75

Veldhuis, Niels, Senior Research Economist, Fraser Institute

Economics, domestic and international trading, 13:11
 Economics, growth and development, 13:10–12, 19–20, 23, 26, 30–3
 Economics, legal entities, 13:11–12
 Economics, markets and sectors, 13:11, 23, 30–2
 Economics, public policy, 13:10–12, 19–20, 23, 26, 30–1, 33
 Employment, 13:10–12, 33
 Financial sector, regulatory framework, key players, 13:23
 Government policies, 13:11–12, 20, 31
 Investments, types, 13:12, 31
 Organizations and institutions - Business and economic development, 13:10–11
 Organizations and institutions - Security, 13:23
 Retirement and income plans, 13:32
 Small and medium-sized enterprises, 13:12, 19, 31
 Studies, reports and other media, 13:10

Traversy, Gregory R., président, Association canadienne des compagnies d'assurances de personnes (ACCAP) -- *Suite*

Organisations et institutions - Services de conciliation et arbitres, 12:53, 55–7, 62–3
 Organisations et institutions - Travail et retraite, 12:66
 Régimes de retraite et de revenus, 12:53, 58–9
 Secteur financier, cadre de réglementation, acteurs clés, 12:52–3, 65–6
 Secteur financier canadien, 12:51–5, 58, 62–5
 Secteur financier, concurrence et protection de la vie privée, 12:63
 Secteur financier, structure de réglementation, évaluation, 12:51–4, 58, 61–3

Tromp, Elizabeth, directrice générale, Direction des organismes de bienfaisance, Direction générale de la politique et de la planification, Agence du revenu du Canada (ARC)

Crimes économiques et mesures de sécurité, 3:13
 Études, rapports et autres médias, 3:13
 Lois et règlements, 3:11–14, 20
 Organisations et institutions - Comptabilité, 3:11–12, 18, 20, 23
 Organismes de bienfaisance et fondations, 3:11–14, 19–20

Turner, Barry, directeur, Relations gouvernementales, Canards Illimités Canada (CIC) et Conservation de la nature Canada (CNC)

Économie, politique publique, 4:32
 Études, rapports et autres médias, 4:34
 Lois et règlements, 4:34
 Nature et l'environnement, 4:28, 33–6
 Organisations et institutions - Agriculture et services alimentaires, 4:34–5
 Organisations et institutions - Ressources naturelles et environnement, 4:28, 33, 36–7
 Organismes de bienfaisance et fondations, 4:35, 37

Tzanetakis, Peter, associé, Ernst & Young, s.r.l., Association canadienne des fournisseurs de services financiers communautaires

Credit, 5:75
 Études, rapports et autres médias, 5:75
 Organisations et institutions - Opérations bancaires et de prêt, 5:75

Veldhuis, Niels, économiste principal de recherche, Institut Fraser

Économie, commerce canadien et international, 13:11
 Économie, croissance et développement, 13:10–12, 19–20, 23, 26, 30–3
 Économie, entités juridiques, 13:11–12
 Économie, marchés et secteurs d'activité, 13:11, 23, 30–2
 Économie, politique publique, 13:10–12, 19–20, 23, 26, 30–1, 33
 Emploi, 13:10–12, 33
 Études, rapports et autres médias, 13:10
 Investissements, types, 13:12, 31
 Organisations et institutions - Développement commercial et économique, 13:10–11
 Organisations et institutions - Sécurité, 13:23
 Petites et moyennes entreprises, 13:12, 19, 31
 Politiques gouvernementales, 13:11–12, 20, 31

Villemure, René, President, Institut québécois d'éthique appliquée (Éthique)

- Act to amend the Criminal Code (criminal interest rate), **5:37–8**
- Alternative financing, **5:37**
- Credit, **5:36–8, 42**
- Economic crimes and security measures, **5:36**
- Economics, growth and development, **5:38**
- Financial sector, domestic, **5:36–8, 43**
- Financial sector, regulatory framework, assessment, **5:36**
- Organizations and institutions - Competition and consumer protection services, **5:36**
- Procedure, Committee's mandate, **5:37**

Volpe, Joseph, P.C., M.P., Minister of Human Resources and Skills Development

- Act to provide financial assistance for post-secondary education savings, **4:45–7, 49–51, 55–6, 61–2**
- Bill C-5, Act to provide financial assistance for post-secondary education savings, **4:61**
- Economics, public policy, **4:48, 61**
- Education savings plan, **4:46–9, 52**
- Family and society, **4:46–9, 52, 54, 56–7, 59**
- Financial sector, regulatory framework, key players, **4:58**
- Laws and regulations, **4:50**
- Organizations and institutions - Statistics, **4:47**
- Post-secondary education, **4:46–51, 54–61**
- Retirement and income plans, **4:46, 48–51, 53, 55–60**
- Standing committees, **4:49**

Waite, Larry M., President and Chief Executive Officer, Mutual Fund Dealers Association of Canada (MFDA)

- Financial sector, domestic, **10:53–4, 62**
- Financial sector, international, **10:54**
- Financial sector, regulatory framework, assessment, **10:44–6, 53–4, 63**
- Industry standards, **10:54**
- Investments, regulatory authorities, **10:45–6, 53–4, 62**
- Investments, types, **10:44–6, 62–3**
- Organizations and institutions - Finance and investments, **10:44–6, 54, 62–3**
- Organizations and institutions - Ombudsman services and arbitrators, **10:45–6**
- Redress, **10:44–5**
- Studies, reports, and other media, **10:54**

Waters, Barbara, General Manager, Canadian Life and Health Insurance OmbudService (CLHIO)

- Organizations and institutions - Insurance, **8:75**
- Organizations and institutions - Ombudsman services and arbitrators, **8:65–6, 69–71, 73–5**
- Primary insurance sector, **8:65–6, 73–5**
- Redress, **8:66, 69–71, 73–5**

Veldhuis, Niels, économiste principal de recherche, Institut Fraser -- Suite

- Régimes de retraite et de revenus, **13:32**
- Secteur financier, cadre de réglementation, acteurs clés, **13:23**

Villemure, René, président, Institut québécois d'éthique appliquée (Éthique)

- Crédit, **5:36–8, 42**
- Crimes économiques et mesures de sécurité, **5:36**
- Économie, croissance et développement, **5:38**
- Financement non traditionnel, **5:37**
- Loi modifiant le Code criminel (taux d'intérêt criminel), **5:37–8**
- Organisations et institutions - Concurrence et protection des consommateurs, **5:36**
- Procédure, Mandat du comité, **5:37**
- Secteur financier canadien, **5:36–8, 43**
- Secteur financier, structure de réglementation, évaluation, **5:36**

Volpe, Joseph, C.P., député, ministre des Ressources humaines et du Développement des compétences

- Comités permanents, **4:49**
- Économie, politique publique, **4:48, 61**
- Enseignement postsecondaire, **4:46–51, 54–61**
- Épargne pour études, **4:46–9, 52**
- Famille et société, **4:46–9, 52, 54, 56–7, 59**
- Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:45–7, 49–51, 55–6, 61–2**
- Lois et règlements, **4:50**
- Organisations et institutions - Statistiques, **4:47**
- Projet de loi C-5, Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:61**
- Régimes de retraite et de revenus, **4:46, 48–51, 53, 55–60**
- Secteur financier, cadre de réglementation, acteurs clés, **4:58**

Waite, Larry M., président et chef de la direction, Association canadienne des courtiers de fonds mutuels (ACCFM)

- Études, rapports et autres médias, **10:54**
- Investissements, organismes de réglementation, **10:45–6, 53–4, 62**
- Investissements, types, **10:44–6, 62–3**
- Mesures curatives, **10:44–5**
- Normes de l'industrie, **10:54**
- Organisations et institutions - Finance et investissements, **10:44–6, 54, 62–3**
- Organisations et institutions - Services de conciliation et arbitres, **10:45–6**
- Secteur financier canadien, **10:53–4, 62**
- Secteur financier international, **10:54**
- Secteur financier, structure de réglementation, évaluation, **10:44–6, 53–4, 63**

Waters, Barbara, directrice administrative, Service de conciliation des assurances de personnes du Canada (SCAPC)

- Assurance en première ligne, **8:65–6, 73–5**
- Mesures curatives, **8:66, 69–71, 73–5**
- Organisations et institutions - Assurance, **8:75**

White, Pamela, Director, Demography Division, Statistics Canada

Demographics, **17:9–11, 19–21**
 Economics, growth and development, **17:15**
 Economics, public policy, **17:15**
 Employment, **17:10, 15–16, 20**
 Family and society, **17:20**
 Government policies, **17:15**
 Organizations and institutions - Business and economic development, **17:9**
 Organizations and institutions - Statistics, **17:9**

White, Toby, Government Relations Officer, Canadian Alliance of Student Associations (CASA)

Act to provide financial assistance for post-secondary education savings, **4:90**
 Economics, public policy, **4:90**
 Financial sector, regulatory framework, key players, **4:90**
 Post-secondary education, **4:90**

Whitelaw, Robert A., President and CEO, Canadian Association of Community Financial Service Providers

Act to amend the Criminal Code (criminal interest rate), **5:67**
 Alternative financing, **5:65–9, 71–5, 77–9**
 Credit, **5:65–7, 77**
 Criminal Code, **5:67**
 Economics, growth and development, **5:66**
 Family and society, **5:66**
 Financial sector, competition and privacy protection, **5:71**
 Financial sector, domestic, **5:65–9, 71–4**
 Financial sector, international, **5:67–8, 77**
 Financial sector, regulatory framework, assessment, **5:66, 71–5**
 Organizations and institutions - Banking and lending, **5:65–8, 72–3, 75, 77–8**
 Organizations and institutions - Competition and consumer protection services, **5:66**
 Studies, reports and other media, **5:65, 67, 75**

Winchester, Bruce, Director of Research Services, Atlantic Institute for Market Studies (AIMS)

Economics, growth and development, **13:34–8, 44, 48, 52–3**
 Economics, legal entities, **13:37**
 Economics, markets and sectors, **13:34–8, 51–3**
 Economics, public policy, **13:34–8, 47–8, 51**
 Employment, **13:35–8, 43–4, 52–3**
 Government policies, **13:36–8, 47, 51**
 Organizations and institutions - Business and economic development, **13:35, 50–1**
 Organizations and institutions - Education and research, **13:34, 43**
 Small and medium-sized enterprises, **13:34–7, 43–4, 50–1**
 Studies, reports and other media, **13:34**

Waters, Barbara, directrice administrative, Service de conciliation des assurances de personnes du Canada (SCAPC) -- Suite

Organisations et institutions - Services de conciliation et arbitres, **8:65–6, 69–71, 73–5**

White, Pamela, directrice, Division de la démographie, Statistique Canada

Démographie, **17:9–11, 19–21**
 Économie, croissance et développement, **17:15**
 Économie, politique publique, **17:15**
 Emploi, **17:10, 15–16, 20**
 Famille et société, **17:20**
 Organisations et institutions - Développement commercial et économique, **17:9**
 Organisations et institutions - Statistiques, **17:9**
 Politiques gouvernementales, **17:15**

White, Toby, agent aux relations gouvernementales, Alliance canadienne des associations étudiantes (ACAE)

Économie, politique publique, **4:91**
 Enseignement postsecondaire, **4:90**
 Loi sur l'aide financière à l'épargne destinée aux études postsecondaires, **4:90–1**
 Secteur financier, cadre de réglementation, acteurs clés, **4:90**

Whitelaw, Robert A., président et chef de la direction, Association canadienne des fournisseurs de services financiers communautaires

Code criminel, **5:67**
 Crédit, **5:65–7, 77**
 Économie, croissance et développement, **5:66**
 Études, rapports et autres médias, **5:65, 67, 75**
 Famille et société, **5:66**
 Financement non traditionnel, **5:65–9, 71–5, 77–9**
 Loi modifiant le Code criminel (taux d'intérêt criminel), **5:67**
 Organisations et institutions - Concurrence et protection des consommateurs, **5:66**
 Organisations et institutions - Opérations bancaires et de prêt, **5:65–8, 72–3, 75, 77–8**
 Secteur financier canadien, **5:65–9, 71–4**
 Secteur financier, concurrence et protection de la vie privée, **5:71**
 Secteur financier international, **5:67–8, 77**
 Secteur financier, structure de réglementation, évaluation, **5:66, 71–5**

Winchester, Bruce, directrice des services de recherche, Atlantic Institute for Market Studies (AIMS)

Économie, croissance et développement, **13:34–8, 44, 48, 52**
 Économie, entités juridiques, **13:37**
 Économie, marchés et secteurs d'activité, **13:34–8, 51–3**
 Économie, politique publique, **13:34–8, 47–8, 51**
 Emploi, **13:35–8, 43–4, 52–3**
 Études, rapports et autres médias, **13:34**
 Organisations et institutions - Développement commercial et économique, **13:35, 50–1**
 Organisations et institutions - Éducation et recherche, **13:34, 43**
 Petites et moyennes entreprises, **13:34–7, 43–4, 50–1**
 Politiques gouvernementales, **13:36–8, 47, 51**

Witol, James S., Vice-President, Taxation and Research, Canadian Life and Health Insurance Association (CLHIA)

Financial sector, domestic, **12:64**
Financial sector, regulatory framework, assessment, **12:64**
Financial sector, regulatory framework, key players, **12:64; 19:35**
Industry standards, **19:35**
Organizations and institutions - Insurance, **12:56**
Organizations and institutions - Statistics, **19:35**
Primary insurance sector, **12:64; 19:35**

Yakabuski, Mark, Vice-President, Federal Affairs and Ontario, Insurance Bureau of Canada (IBC)

Banking sector, **11:97**
Economics, growth and development, **11:93–4**
Economics, markets and sectors, **11:97–8**
Economics, public policy, **11:94**
Financial sector, domestic, **11:93–4, 97**
Financial sector, regulatory framework, assessment, **11:88, 98**
Industry standards, **11:88**
Organizations and institutions - Banking and lending, **11:97**
Organizations and institutions - Finance and investments, **11:87, 98**
Organizations and institutions - Insurance, **11:87–8**
Primary insurance sector, **11:87–8, 93–4, 97–8**
Redress, **11:87–8**
Small and medium-sized enterprises, **11:87**
Studies, reports, and other media, **11:87, 98**

Witol, James S., vice-président, Fiscalité et recherche, Association canadienne des compagnies d'assurances de personnes (ACCAP)

Assurance en première ligne, **12:64; 19:35**
Normes de l'industrie, **19:35**
Organisations et institutions - Assurance, **12:56**
Organisations et institutions - Statistiques, **19:35**
Secteur financier, cadre de réglementation, acteurs clés, **12:64; 19:35**
Secteur financier canadien, **12:64**
Secteur financier, structure de réglementation, évaluation, **12:64**

Yakabuski, Mark, vice-président, Affaires fédérales et Ontario, Bureau d'assurance du Canada (BAC)

Assurance en première ligne, **11:87–8, 93–4, 97–8**
Économie, croissance et développement, **11:93–4**
Économie, marchés et secteurs d'activité, **11:97–8**
Économie, politique publique, **11:94**
Études, rapports et autres médias, **11:87, 98**
Mesures curatives, **11:87–8**
Normes de l'industrie, **11:88**
Organisations et institutions - Assurance, **11:87–8**
Organisations et institutions - Finance et investissements, **11:87, 98**
Organisations et institutions - Opérations bancaires et de prêt, **11:97**
Petites et moyennes entreprises, **11:87**
Secteur bancaire, **11:97**
Secteur financier canadien, **11:93–4, 97**
Secteur financier, structure de réglementation, évaluation, **11:88, 98**

