

# ***Reforming the Canadian Financial Sector: Canada in Global Perspective***

*Editors*  
**Thomas J. Courchene and**  
**Edwin H. Neave**



# Reforming The Canadian Financial Sector

**Maximilian Hall**



## **Reforming The Canadian Financial Sector:**

*Reforming the Canadian Financial Sector* Thomas J. Courchene, Edwin H. Neave, John Deutsch Institute for the Study of Economic Policy, 1997 Proceedings of a conference held at Queen's University June 20-21 1996      **Reforming Canada's**

**Financial Services Sector** Canada. Department of Finance, Paul Martin, 1999      *Financial Interconnectedness and Financial Sector Reforms in the Caribbean* Ms. Sumiko Ogawa, Mr. Joonkyu Park, Ms. Diva Singh, Ms. Nita Thacker, 2013-07-31 Financial sector linkages have increased continuously in the Caribbean with cross border capital flows and financial conglomerates dominating the financial system While the greater interconnectedness can heighten systemic risks and likelihood of contagion it can have positive impacts provided the regional authorities take steps to prevent the systemic risk In this context financial sector reform measures aimed at bolstering and harmonizing prudential regulations in line with international best practices the strengthening and enhancement of financial sector supervision to include cross border linkages through consolidated supervision increased cooperation across supervisors in the region and the establishment of deposit insurance and crisis resolution frameworks will be critical to maintain financial sector stability and minimize the repercussions of any negative shocks      **The International Handbook on Financial Reform** Maximilian Hall, 2003-01-01

Under growing pressure from within and outside their economies countries around the world have embarked upon wide ranging programmes of financial reform This handbook provides country studies of contemporary developments in financial reform in a selection of both developed and developing countries from Western Europe North America South America Asia and Australia The outcome is an account of the contemporary world wide attempt to refashion the way in which the financial services industry and especially the banking sector is regulated and supervised      **OECD Economic Surveys: Canada**

**1998** OECD, 1998-12-18 This 1998 edition of OECD's periodic survey of Canada's economy examines recent economic developments policies and prospects It also includes a special feature on the labour market in a knowledge based economy

*OECD Reviews of Regulatory Reform: Canada 2002 Maintaining Leadership through Innovation* OECD, 2002-09-12 OECD's review of regulatory reform in Canada      **OECD Economic Surveys: Canada 1999** OECD, 1999-09-08 This 1999 edition of OECD's periodic survey of Canada's economy examines recent economic developments policies and prospects and includes a special feature on structural reform      **Financial Reform in Developing Countries** José María Fanelli, Rohinton

Medhora, 1998-11-12 For the large number of developing countries undergoing significant structural transformations one of the most important and controversial adjustment areas is that of the financial markets Focusing on the role of the institutional and enabling environment within which financial reform occurs and on the integration of principles of finance with more macroeconomic approaches to the subject the book contains case studies of reform experiences in Argentina India Nigeria Turkey and Uruguay Themes studied include the go slow versus big bang approach and the particular problem of bank firm inter linkages in Eastern Europe      *Protecting Canadian Democracy* Canadian Centre for Management

Development, 2003 In recent years Canada's Senate Parliament's chamber of sober second thought has often been the subject of controversy and calls for reform Protecting Canadian Democracy examines the history role and evolution of the Senate places it in the context of other federal systems and contrasts its role with that of provincial governments Contributors analyse the Senate's use of its legislative powers comparing it with the House of Commons and assess the Senate's contribution to public policy development and review showing how the upper chamber functions as a forum within Parliament for the representation of Canada's diverse regional linguistic cultural and socio economic interests contending that the Senate should be improved by means that do not require formal amendments to the Constitution The authors identify possibilities for reform the institution within the current constitutional framework addressing the Senate's veto power its appointment process and its legislative independence A valuable appendix of charts and statistics on the composition and operation of the Senate is also provided How Ottawa Spends, 2010-2011 G. Bruce Doern, Christopher Stoney, 2010-05-01 Informed authors from across Canada examine recession related policy fields including the Canadian banking system new industrial policy pressures such as the automotive industry bailout policies in science technology and innovation and suggestions about how to resist the United States' America trade policies The chapters in this volume also consider Canada's national regional and political divisiveness the impact of the dynamic Obama Administration on Canadian domestic affairs and governance during a time of minority government *Canada* International Monetary Fund. Monetary and Capital Markets Department, 2014-03-07 This Detailed Assessment report a part of the 2013 Financial Sector Assessment Program FSAP of Canada assesses Canada's regulatory regime and supervisory practices against the international standards The IMF report suggests that the Office of the Superintendent of Financial Institutions OSFI should be empowered to take supervisory measures at the level of the holding company It highlights that while OSFI requires Federally Regulated Insurers FRI FRIs to develop internal capital targets requirements to develop an Own Risk and Solvency Assessment are scheduled to be implemented in 2014 **Banking Systems in the Crisis** Suzanne J. Konzelmann, Marc Fovargue-Davies, 2013 The 2008 financial crisis has severely shaken confidence in liberal economic theory and policy However the sharply divergent experiences of the six Anglo Saxon liberal market economies LMEs suggest that the reality is not so simple This book traces the evolution of liberal capitalism from its rebirth amidst the challenges of the 1970s to its role in the genesis of the 2008 crisis and debates the assumptions underpinning the liberal capitalist paradigm Close examination reveals variety within liberal capitalism Not only was there the familiar hands off libertarian approach adopted by the US UK and Ireland but more bounded better regulated and apparently more stable varieties of economic liberalism also emerged through the more pragmatic approach taken by Canada Australia and New Zealand The evidence is compelling Whereas the American British and Irish financial systems were severely damaged by the crisis those of Canada Australia and New Zealand proved more robust This volume explores the degree to which these divergent experiences were a result of better and more intensive

supervision differences in business or political culture broader commitment to social norms and the pace of liberalisation Detailed comparative case studies reveal fundamental differences in the economic and political environments in which economic liberalisation took place in approaches to finance and in the degree to which it was seen to be an engine for growth The book concludes that this had a major influence on the evolving economic and financial systems and consequently their relative resilience when confronted with the challenges of the 2008 crisis

**Critical Issues in International Financial Reform** R. Albert Berry, Gustavo Indart Indart, *Critical Issues in International Financial Reform* addresses weaknesses of the current international financial system and potential beneficial reforms The focus is on the countries of Latin America and the Caribbean but the authors also take into account relevant lessons from the experience of Canada a country highly integrated into world and hemispheric trade and financial markets *Critical Issues* offers a new perspective on a discussion too often dominated by interest groups that take strong even rigid positions on issues with limited understanding of the technical aspects of the issues and little concern for the interests of the developing world Its chapters have been written by experts in the economic political and social aspects of the international financial integration of developing countries Financial crises and their associated social and economic traumas are the most apparent symptom that something is amiss in the process of world economic integration But there are also broader questions about the nature and magnitude of the benefits and costs of increased international capital flows for different groups of countries in the developing and developed worlds For example even in the absence of turbulence is it optimal for all participants that capital movements be as free as possible Does capital inflow discourage domestic savings to a degree that should cause worry Are some types of flows inherently more beneficial than others for instance direct investment flows versus flows into host stock markets How can the instability of capital movements best be curtailed These questions concern the contributors to this volume This volume demonstrates that the evolution of the world financial system its various problems and what is or is not done about them require an understanding of the links among financial economic and political variables *Critical Issues in International Financial Reform* is an important contribution to this debate and will be of value to researchers in economic policy history and international politics Albert Berry is professor of economics at the University of Toronto and research director of the Program on Latin America and the Caribbean Gustavo Indart is special lecturer of economics and the coordinator of the Program on Latin America and the Caribbean at the University of Toronto The papers in this conference volume are grounded on solid economic theory and empirical research and take a critical view of the prescriptions of the so called Washington Consensus and of the policies followed in most developing countries under the advice of the international financial institutions IFIs The economics and the political economy of their current financial arrangements in which the IFIs play such an important role are given a thorough treatment This volume is a very valuable contribution to a debate that interests both academics and policymakers The thirteen papers are uniformly of high quality and are often very innovative Juan Antonio Morales president Central Bank of

Bolivia A stimulating and balanced set of analyses drawing insightfully upon comparative experiences of national and international financial systems and their reform both actual and potential It is unusual and welcome in its effective blending of political and economic insights and its use of analyses that are refreshingly skeptical of orthodox presumptions Gerald Helliner University of Toronto

**The Changing Landscape for Canadian Financial Services** Task Force on the Future of the Canadian Financial Services Sector, McKinsey and Company, 1998 This report begins by examining the state of Canadian financial services focusing on personal services such as retail banks credit unions and retail asset management Information is provided on the key players in the financial services industry their products and performance and how they compare internationally The forces reshaping the industry are then reviewed including technological advances increasing consumer sophistication regulatory reform and globalization The impact of these forces of change on banks life insurance companies and other Canadian financial institutions is assessed The competitiveness of these institutions and their potential competitive strategies are analyzed along with the degree to which their Canadian clients wholesale commercial and retail consumer are served Finally international regulatory responses to the forces of change are explored and various options for national policy goals are evaluated

**Financial Services, Globalization and Domestic Policy Change** William D. Coleman, 2016-07-27 The global scope of the changes in the international financial and monetary systems ensured that no nation state could protect itself from their effects The quarter century 1970-95 included the most extensive legislative overhaul of financial services policy since the Great Depression if not the greatest set of changes ever This book examines how five such states Canada France Germany UK USA adapted by reforming their financial services policies

**Critical Issues in International Financial Reform** Gustavo Indart, 2018-01-16 Critical Issues in International Financial Reform addresses weaknesses of the current international financial system and potential beneficial reforms The focus is on the countries of Latin America and the Caribbean but the authors also take into account relevant lessons from the experience of Canada a country highly integrated into world and hemispheric trade and financial markets Critical Issues offers a new perspective on a discussion too often dominated by interest groups that take strong even rigid positions on issues with limited understanding of the technical aspects of the issues and little concern for the interests of the developing world Its chapters have been written by experts in the economic political and social aspects of the international financial integration of developing countries Financial crises and their associated social and economic traumas are the most apparent symptom that something is amiss in the process of world economic integration But there are also broader questions about the nature and magnitude of the benefits and costs of increased international capital flows for different groups of countries in the developing and developed worlds For example even in the absence of turbulence is it optimal for all participants that capital movements be as free as possible Does capital inflow discourage domestic savings to a degree that should cause worry Are some types of flows inherently more beneficial than others for instance direct investment flows versus flows into host stock markets How

can the instability of capital movements best be curtailed These questions concern the contributors to this volume This volume demonstrates that the evolution of the world financial system its various problems and what is or is not done about them require an understanding of the links among financial economic and political variables Critical Issues in International Financial Reform is an important contribution to this debate and will be of value to researchers in economic policy history and international politics Albert Berry is professor of economics at the University of Toronto and research director of the Program on Latin America and the Caribbean Gustavo Indart is special lecturer of economics and the coordinator of the Program on Latin America and the Caribbean at the University of Toronto

*Revising Canada's Financial Regulation* Edwin H. Neave, C.D. Howe Institute, Frank Milne, 1998 This paper applies a theory of financial system function and organization to an analysis of possible regulatory reforms to Canada's system of financial regulation It begins with an overview of the financial system in Canada today including its changing environment and the pressures for regulatory change An economic theory of financial activity is then outlined touching on the system's functions and market structures the governance of different types of financial transactions the economics of change the determinants of financial firms organizational structures and some of the trade offs involved in regulation The theory is used in assessing proposed regulatory changes taking into account their objectives the treatment of similar functions ownership and structural rules prudential concerns and improvements in the release of information A list of recommendations closes the paper

Private Pensions Series Private Pensions Systems Administrative Costs and Reforms OECD, 2001-03-28 This book provides a description of private pension systems in selected OECD countries as well as information on administrative costs and related policy issues

**The Age of Consequence** Charles J. McMillan, 2022-04-07 Since the election of Pierre Trudeau in 1968 Canada has had nine prime ministers a series of minority governments as many as sixteen leaders of the opposition and a turnover of party leaders in provincial governments This rotation shows the vibrant nature of the Canadian political system which combines a measure of continuity and stability with change and policy innovation The Age of Consequence provides an insider's account of Canada's political environment over the last fifty years Focusing on the key personalities leaders and political parties of the era Charles McMillan reveals the reality of policy change in a world in flux bound by institutional constraints and propelled by personalities that advance or derail policy initiatives Choosing four policy themes economic competitiveness social justice national reconciliation and constructive internationalism the book traces Canada's policy evolution As a federation Canada's political system is shaped by policy initiatives leadership campaigns national elections the planning and machinery of governance and the strengths of its various leaders from John Diefenbaker and Lester B Pearson to Justin Trudeau Based on McMillan's personal experience as senior policy advisor to Prime Minister Brian Mulroney as well as on interviews policy papers and memos The Age of Consequence sheds light on how public policy is made the conflicts facing senior members of the government and the unique burdens placed on prime ministers

**Fiscal Reforms in the Middle East** Ehtisham

Ahmad, Abdulrazaq Al Faris, 2010-01-01 This insightful book focuses on the role of fiscal policy in common markets especially in the context of the supranational constructs in the Gulf Cooperation Council comprising Saudi Arabia Kuwait Bahrain Qatar the United Arab Emirates and Oman It draws on the experience of the EU and the importance of VAT and reflects on the other main common market in Central America Although oil windfalls have opened a window of opportunity for the Gulf States at the same time they have created numerous problems In particular the uncertainty associated with periods of boom and bust in the oil market has made the formulation and implementation of sound fiscal policies a formidable task In this study the distinguished authors present the background to current fiscal reforms and address the critical challenges facing the Gulf States including the choice between consumption and saving or current needs and future requirements intra generational equity issues the pro cyclicality of fiscal policy fiscal sustainability and the prudent management of revenues from finite oil reserves They examine the case for VAT to substantially replace customs duties a significant source of non oil revenue which would be lost as a result of free trade agreements between the GCC and key trading partners They also demonstrate how an agreed design for VAT would assist in furthering economic integration and enhance trade and exports If properly sequenced VAT would have a negligible impact on both inflation and the poor and would be progressive in relation to the customs duties replaced This highly topical book will be of great interest to academics specializing in public sector economics and public finance and to national and international policymakers involved in fiscal reform



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kaur who had an active hand in overthrowing hira singh now cast off her veil and assumed full powers as a regent in the

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