The Lakeside Company: Auditing Cases

SOLUTIONS MANUAL 12e

Table of Contents

John M. Trussel and J. Douglas Frazer

A Note on Ethics, Fraud and SOX Questions		- 2
A Note on Research Assignments		3
Introductory Case		5
Case 1	14	
Case 2	22	
Case 3	33	
Case 4	44	
Case 5	58	
Case 6	74	
Case 7	82	
Case 8	92	
Case 9	101	
Case 10	110	
Case 11	116	
Case 12	125	
Case 13	136	

Lakeside Company Auditing Cases Solution

Bowker Editorial Staff,R R Bowker Publishing

Lakeside Company Auditing Cases Solution:

The Lakeside Company: Case Studies in Auditing. Solutions Manual Hoyle, Joe Ben, W. Morley Lemon, Trussel, Lakeside Company Audit Hoyle, Joe Ben Hoyle, Scott, 1991 John, Melanie E. (Melanie Elizabeth) Russell, 1997 Audit Education Karen Van Peursem, Elizabeth Monk, Richard M.S. Lakeside Company John Trussel, Arens, 2002-09 Wilson, Ralph Adler, 2013-09-13 Audit professionals are valued members of society and are expected to be both skilled and ethical in their decision making The role of the auditor extends far beyond that of counting beans by demanding a social and political awareness a technical knowledge ethical principles and relationship skills In addition due to the team oriented nature of the audit approach auditors require strong team building and interpersonal skills This book offers expert descriptions of and insights into how such skills and responsibilities can be inculcated in tertiary education and professional training environments Unlike other books which focus on auditing as a technical process this volume examines auditing from a teaching and learning perspective Expert contributors provide authoritative insights into an audit education which is embedded in accounting practice The book s descriptions of these insights into improving education for future audit professionals may allow the introduction of new and challenging fields of enquiry Audit Education will be of great interest to educators in tertiary institutions trainers in professional firms and key individuals in accounting professional bodies seeking to ensure their members possess acceptable levels of attainment for admission and continued membership This book was originally published as a special issue of Accounting Education an international journal **Lakeside Company: Pearson** New International Edition John M. Trussel, J. Douglas Frazer, 2013-11-01 Designed for undergraduate graduate courses in auditing the cases in this textbook create a realistic view of auditing by putting the abstract concepts into practice Lakeside Company Hoyle, Joe Ben, Melanie E. (Melanie Elizabeth) Russell, Richard A. Scott, 1992-01-01 Prentice-Hall **Accounting Faculty Directory** ,1995 Accounting Faculty Directory, 1993 James R. Hasselback, 1992-12 Prentice Hall 2004-2005 Faculty Directory Hasselback, 2003-07 The Lakeside Company John Trussel, 2000 Auditing Alvin A. Arens, James K. Loebbecke, 1994 This innovative easy to understand best selling text offers complete coverage of the entire audit process taking the reader step by step through each audit cycle and then showing how each step relates to the process as a whole The text is now completely oriented to non complex computerized accounting systems rather than manual ones Retail Security and Loss Prevention Solutions Alan Greggo, Millie Kresevich, 2010-12-20 Employee theft amounts to

roughly 36 6 billion retail dollars lost annually according to a 2008 National Retail Security Survey and accounts for approximately 42 7 % of all retail losses Each year organizations spend millions of dollars on theft detection prevention devices yet still incur losses at the hands of their own employees begging the **The Lakeside Annual Directory of the City of Chicago**, 1906 **The Lakeside Company** John Trussel, J. Douglas Frazer, 2012 Designed for undergraduate graduate courses in auditing the cases in this textbook create a realistic view of auditing by putting the abstract concepts

into practice Lakeside Company Joe Ben Hoyle, Richard A. Scott, 1982 **The Lakeside Annual Directory of the City of Chicago**, 1917 Auditing, a Systems Approach: Practice Case Joe Ben Hoyle, Richard A. Scott, 1982 Whitaker's

Book List, 1991 **Subject Guide to Children's Books in Print 1997** Bowker Editorial Staff, R R Bowker

Publishing, 1996-09 The National Corporation Reporter, 1897

When people should go to the books stores, search foundation by shop, shelf by shelf, it is in fact problematic. This is why we allow the book compilations in this website. It will completely ease you to see guide **Lakeside Company Auditing Cases Solution** as you such as.

By searching the title, publisher, or authors of guide you in fact want, you can discover them rapidly. In the house, workplace, or perhaps in your method can be every best place within net connections. If you goal to download and install the Lakeside Company Auditing Cases Solution, it is entirely easy then, back currently we extend the belong to to purchase and make bargains to download and install Lakeside Company Auditing Cases Solution as a result simple!

 $\underline{https://www.splashdogs.com/public/detail/Documents/Manual\%20De\%20Retroexcavadora\%20Case\%20580l.pdf}$

Table of Contents Lakeside Company Auditing Cases Solution

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

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

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

Lakeside Company Auditing Cases Solution Introduction

Free PDF Books and Manuals for Download: Unlocking Knowledge at Your Fingertips In todays fast-paced digital age, obtaining valuable knowledge has become easier than ever. Thanks to the internet, a vast array of books and manuals are now available for free download in PDF format. Whether you are a student, professional, or simply an avid reader, this treasure trove of downloadable resources offers a wealth of information, conveniently accessible anytime, anywhere. The advent of online libraries and platforms dedicated to sharing knowledge has revolutionized the way we consume information. No longer confined to physical libraries or bookstores, readers can now access an extensive collection of digital books and manuals with just a few clicks. These resources, available in PDF, Microsoft Word, and PowerPoint formats, cater to a wide range of interests, including literature, technology, science, history, and much more. One notable platform where you can explore and download free Lakeside Company Auditing Cases Solution PDF books and manuals is the internets largest free library. Hosted online, this catalog compiles a vast assortment of documents, making it a veritable goldmine of knowledge. With its easy-to-use website interface and customizable PDF generator, this platform offers a user-friendly experience, allowing individuals to effortlessly navigate and access the information they seek. The availability of free PDF books and manuals on this platform demonstrates its commitment to democratizing education and empowering individuals with the tools needed to succeed in their chosen fields. It allows anyone, regardless of their background or financial limitations, to expand their horizons and gain insights from experts in various disciplines. One of the most significant advantages of downloading PDF books and manuals lies in their portability. Unlike physical copies, digital books can be stored and carried on a single device, such as a tablet or smartphone, saving valuable space and weight. This convenience makes it possible for readers to have their entire library at their fingertips, whether they are commuting, traveling, or simply enjoying a lazy afternoon at home. Additionally, digital files are easily searchable, enabling readers to locate specific information within seconds. With a few keystrokes, users can search for keywords, topics, or phrases, making research and finding relevant information a breeze. This efficiency saves time and effort, streamlining the learning process and allowing individuals to focus on extracting the information they need. Furthermore, the availability of free PDF books and manuals fosters a culture of continuous learning. By removing financial barriers, more people can access educational resources and pursue lifelong

learning, contributing to personal growth and professional development. This democratization of knowledge promotes intellectual curiosity and empowers individuals to become lifelong learners, promoting progress and innovation in various fields. It is worth noting that while accessing free Lakeside Company Auditing Cases Solution PDF books and manuals is convenient and cost-effective, it is vital to respect copyright laws and intellectual property rights. Platforms offering free downloads often operate within legal boundaries, ensuring that the materials they provide are either in the public domain or authorized for distribution. By adhering to copyright laws, users can enjoy the benefits of free access to knowledge while supporting the authors and publishers who make these resources available. In conclusion, the availability of Lakeside Company Auditing Cases Solution free PDF books and manuals for download has revolutionized the way we access and consume knowledge. With just a few clicks, individuals can explore a vast collection of resources across different disciplines, all free of charge. This accessibility empowers individuals to become lifelong learners, contributing to personal growth, professional development, and the advancement of society as a whole. So why not unlock a world of knowledge today? Start exploring the vast sea of free PDF books and manuals waiting to be discovered right at your fingertips.

FAQs About Lakeside Company Auditing Cases Solution Books

How do I know which eBook platform is the best for me? Finding the best eBook platform depends on your reading preferences and device compatibility. Research different platforms, read user reviews, and explore their features before making a choice. Are free eBooks of good quality? Yes, many reputable platforms offer high-quality free eBooks, including classics and public domain works. However, make sure to verify the source to ensure the eBook credibility. Can I read eBooks without an eReader? Absolutely! Most eBook platforms offer web-based readers or mobile apps that allow you to read eBooks on your computer, tablet, or smartphone. How do I avoid digital eye strain while reading eBooks? To prevent digital eye strain, take regular breaks, adjust the font size and background color, and ensure proper lighting while reading eBooks. What the advantage of interactive eBooks? Interactive eBooks incorporate multimedia elements, quizzes, and activities, enhancing the reader engagement and providing a more immersive learning experience. Lakeside Company Auditing Cases Solution is one of the best book in our library for free trial. We provide copy of Lakeside Company Auditing Cases Solution in digital format, so the resources that you find are reliable. There are also many Ebooks of related with Lakeside Company Auditing Cases Solution. Where to download Lakeside Company Auditing Cases Solution online for free? Are you looking for Lakeside Company Auditing Cases Solution PDF? This is definitely going to save you time and cash in something you should think about.

Find Lakeside Company Auditing Cases Solution:

manual de retroexcavadora case 580l

manual de taller yamaha r6

manual dg cummins kta50

manual derbi fds savannah

manual de instrucciones del seat leon

manual de same explorer 90

manual de crusader kings 2

manual de javascript para principiantes

manual de prezi desktop en espanol

manual de citroen jumpy

manual de motor toyota prado 5vz

manual de ford explorer 96

manual da s10 2001

manual de seat altea

manual de utilizare samsung galaxy s plus

Lakeside Company Auditing Cases Solution:

komatsu yedek parça İŞ mak par İş makineleri yedek parçaları - Feb 26 2022

buy komatsu parts earthmoving equipment parts mykomatsu - Dec 27 2021

komatsu parts aftermarket aftermarket - Mar 10 2023

web optimize komatsu equipment cpp brand explore top quality parts for peak performance wide range of reliable and superior komatsu parts for unmatched satisfaction high

accessories and upgrades komatsu parts and attachments - Jan 08 2023

web komatsu yedek parça fiyat teklifi almak için bizi arayabilirsiniz 1976 yılından başlayarak 35 yılı aşkın süredir iş makinası ve yedek parça sektöründe tecrübeli bir yönetime sahip

home komatsu - Jun 01 2022

web at our parts distribution centres strategically located around australia we stock a complete range of parts including undercarriage get oils filters lubricants pump assemblies products and equipment komatsu - Nov 25 2021

komatsu parts and attachments - Aug 15 2023

web see all of the technical drawings of komatsu machines make fast search with model name search with part number make online order and send to us by using live support you

Örnek İş makinaları - Jun 13 2023

web komatsu offers a range of attachments for your construction mining and forestry equipment including bolter heads hydraulic breakers buckets dippers drifters feeds felling heads

komatsu work equipment parts online parts portal - Jan 28 2022

komatsu genuine parts - Jul 14 2023

web komatsu offers a range of mechanical and technology upgrades for your mining equipment including electric rope shovels hybrid mining shovels wheel loaders trucks room and

high quality komatsu parts and find a komatsu dealer near you - Sep 04 2022

web air intake and exhaust alternators camshaft crankshaft and gear train cylinder heads cylinder liners electrical engine parts fan and cooling fuel systems gasket kits

new used komatsu parts h r construction parts - Aug 03 2022

web buy earthmoving equipment parts online for komatsu and non komatsu machines contactless purchasing solution pay by credit card or on the account track your online

online parts ordering komatsu - Apr 11 2023

web aug 7 2023 my komatsu the online solution for remote fleet management helps you order komatsu parts quickly and easily in order to increase machine uptime

komatsu online parts catalog - Sep 16 2023

web komatsu online catalog please log in or register subscription plans for full access usd 99 per month usd 831 per year features update date august 2022 search by part

komatsu yedek parÇa komatsu İŞ makİne yedek - Mar 30 2022

komatsu parts aftermarket genuine spare parts - Apr 30 2022

spare parts turkey komatsu parts - May 12 2023

web deals contact komatsu parts komatsu parts high quality komatsu turbochargers find the perfect turbocharger for your komatsu equipment trusted

komatsu yedek parça Örnek İş makinaları - Jul 02 2022

web parts and attachments overview accessories and upgrades attachments batteries and electrical cutting systems fluids and filters ground engaging tools get

komatsu parts - Oct 25 2021

my komatsu remote fleet management and komatsu parts - Oct 05 2022

web jun 7 2023 06 ara komatsu yedek parça İş mak par ın amacı komatsu tarafından üretilen satılan tüm iş makinelerinin yedek parça tedariklerini en kısa zamanda

premium quality aftermarket komatsu parts buy online cpp - Nov 06 2022

web komatsu İŞ makİnalari yedek parÇa separ İŞ makİna tecrübe ve bilgi birikimi ile komatsu iş makinaları yedek parçalarında müşterilerinin ihtiyacı olan elektronik ve

parts komatsu company stores equipment - Feb 09 2023

web of komatsu parts online discover the perfect aftermarket komatsu parts for your machine at an industry leader in salvaging komatsu equipment at h r construction equipment

attachments komatsu parts - Dec 07 2022

web parts and attachments overview accessories and upgrades attachments batteries and electrical cutting systems fluids and filters ground engaging tools get

a c tek instruments optical and survey instruments service - Oct 04 2022

web kern e2 theodolite manual pdf introduction kern e2 theodolite manual pdf download only basics of geomatics mario a gomarasca 2009 09 18 geomatics is a

kern e2 service manual - Mar 09 2023

web take advantage of our variety of in house and field services for your kern e2 theodolite our comprehensive suite of services for your kern e2 repair repair

swisstek inc - May 11 2023

web click here to search swisstek optical tooling and alignment theodolites and total stations kern e2 ec e1 e20 e12 dkm2 ac dkm3 a wild t2 leica tm5100a t3000

kern e2 theodolite manual design bluesquare org - Feb 25 2022

web kern dkm2 dkm2 u dkm2 t dk2 dkr user manual zoom image from 19 90 chf vat excl excl shipping costs shipping time 1 2 days product no 1204

kern e2 theodolite manual pdf support ortax org - May 31 2022

web kern dkm2 ae industrial theodolite alignment kit the kern dkm2 a has steel construction for maximum stability and precision maintenance free compensator for

kern dkm2 ae theodolite kara company inc - Jan 27 2022

kern dkm2 a swisstek inc - Dec 06 2022

web the instrument shown here was one of the first total stations an instrument capable of measuring horizontal and vertical angles as well as slope distances and storing these in

kern e2 theodolite manual lasopajackson - Sep 03 2022

web it will utterly ease you to see guide kern e2 theodolite manual as you such as by searching the title publisher or authors of guide you essentially want you can discover

kern e2 user manual wild heerbrugg - Aug 14 2023

web kern manuals and literature in this catalog find kern optical tooling accessories specs and applications click to download pdf 5 72mb in this kern dkm2 a brochure find

kern user manuals download manualslib - Mar 29 2022

web jun 27 2023 the kern e20 is the most accurate and stable electronic sub second theodolite ever built the instrument is built with an extremely sturdy aluminum cast u

kern e2 theodolite manual help environment harvard edu - Apr 29 2022

web get the best deals on kern theodolite when you shop the largest online selection at ebay com free shipping on many items browse your favorite brands affordable

instrument kern e2 collection of geodetic instruments at ul fgg - Jun 12 2023

web english pdf the kern e2 electronic precision theodoitle repair manual incl instruction of de assembly adjustments and schematics customers who bought this product also

kern e20 electronic sub second theodolite with case - Nov 24 2021

kern e2 theodolite manual help environment harvard edu - Jul 01 2022

web manual of photogrammetry u s geological survey professional paper classification standards of accuracy and general specifications of geodetic control surveys

kern theodolite products for sale ebay - Dec 26 2021

kern dkm2 dkm2 u dkm2 t dk2 dkr user manual wild - Oct 24 2021

a c tek instruments optical and survey instruments - Jan 07 2023

web the kern e2 is the most accurate and stable electronic sub second theodolite ever built the instrument is built with an extremely sturdy aluminum cast u standard frame which

swisstek inc - Feb 08 2023

web kern e2 electronic theodolite direct readout to 1 sec 0 3 mgon with liquid display on both sides two axes compensator for correction for correction of the verical and horizontal

1984 kern e1 electronic theodolite de hilster - Aug 02 2022

web view download of more than 2724 kern pdf user manuals service manuals operating guides scales microscope user manuals operating guides specifications

kern e2 theodolite manual by lawandajohnson2480 - Apr 10 2023

web essential for a one second theodolite the dkm2 a has the reliable kern double circle reading principle the human is most sensitive for estima tion of equal distances

kern e2 repair repair for kern e2 trescal - Nov 05 2022

web kern e2 theodolite manual is available in our book collection an online access to it is set as public so you can download it instantly our digital library saves in multiple locations

kern manuals and literature swisstek inc - Jul 13 2023

web the instrument was purchased in 1989 and was the first electronic theodolite at the then faculty of architecture civil engineering and geodesy it was used for precision

beginners error correction materials page esl lounge - Feb 14 2023

present simple error correction positive negative and question sentences worksheet 2 error correction worksheet where students look for errors in positive negative and interrogative sentences using the present simple adjectives error correction answer sheet students see if the adjectives are being used correctly in each of these sentences

sentence correction worksheets englishforeveryone org - Sep 21 2023

the correct answer to any of our sentence correction questions will have all of the following 4 characteristics 1 no grammatical mistakes 2 correct sentence structure 3 no diction errors 4 no changes to the sentence s intended meaning also it is important to note that we did not state that the correct answer is always the most concise one

englishteststore - Nov 11 2022

can you recognize grammar mistakes when reading a sentence these tests will help you to practice finding mistakes basic level each test contains 10 questions

21 best correction worksheets busyteacher - Feb 02 2022

identifying common mistakes is an excellent way to hone in on new skills and practice basic sentence structure then when students adapt to recognizing mistakes they will be more likely to self correct while working on future assignments sounds like a win win huh check out some of our favorite sentence correction worksheets for beginners

exercises identifying fragments and run on sentences writing errors - Oct 10 2022

fragments and run on sentences especially comma splices are common errors in academic english to review these grammar points see our pages on fragments run on sentences and sentence types once you understand independent clauses dependent clauses fragments and run on sentences try the exercises below

identifying sentence errors practice questions study guide zone - May 05 2022

jun 4 2019 identifying sentence errors practice questions each consecutive underlined section corresponds with an answer choice select the choice that has an error or select choice e for no error 1 a because of the internet e working at jobs e at home e have become much more common e no error e b e d e 2

identifying errors english grammar bitgab - Mar 03 2022

identifying errors 1 you should be well versed with the parts of speech such as adverb adjectives conjunctions nouns interjections etc these must be correctly used as they help to make a sentence constructive example

identifying sentence errors 124 plays quizizz - Jul 07 2022

identifying sentence errors quiz for 7th grade students find other quizzes for english and more on quizizz for free skip to content enter code log in sign up enter code log in sign up suggestions for you see more 15 qs adverb of frequency 1 3k plays 8th 11 qs punctuations 1 1k plays 11th lesson 16 qs

identifying sentence errors 402 plays quizizz - Sep 09 2022

identifying sentence errors quiz for 7th grade students find other quizzes for english and more on quizizz for free **recognizing sentence errors wiley** - Mar 15 2023

e you are to decide what if anything is wrong with this sentence and fill in the bubble in your answer booklet accord ingly here are a couple suggestions co that will help you identify the error american english this is not a cultural bias or anything **twelve common errors the writing center uw madison** - Apr 04 2022

1 sentence fragments make sure each word group you have punctuated as a sentence contains a grammatically complete and independent thought that can stand alone as an acceptable sentence incorrect tests of the shroud of turin have produced

some curious findings for example the pollen of forty eight plants native to europe and the middle east sentence errors worksheet live worksheets - Jun 18 2023

i can identify sentence errors i know the difference between a fragment and a run on sentence liveworksheets transforms your traditional printable worksheets into self correcting interactive exercises that the students can do online and send to the teacher

grammar exercise find the mistakes intermediate esl - Jul 19 2023

this exercise is for intermediate level students each of the below 20 sentences has a mistake rewrite the sentence without the mistake and then click on answer to check your answer explanations have been added to the answers that are not obvious let s begin

identifying sentence errors tests your ability to recognize faults in - May 17 2023

sentence errors tests your ability to recognize faults in usage and recognize effective sentences that follow the conventions of standard written english directions choose which underlined portion has an error if the sentence is correct put no error common grammar mistakes practice exercises tests online - Apr 16 2023

it is common to make mistakes every time you make a mistake write it in a separate piece of paper make a list of mistakes check your mistakes from time to time and try not to make these mistakes again when you practice these mistakes are clear and good indications of your weakness in english

grammar errors english grammar exercise advanced level - Jun 06 2022

identify the errors in the following sentences she can t hardly understand this mathematical problem a understand b can t c problem the number of mails arriving are overwhelming a arriving b overwhelming c are bread and butter are a good breakfast a good b breakfast c are there music is very captivating a is b there c captivating

activities for correcting writing in the language classroom - Aug 08 2022

mar 2 2016 this is an error correction activity that encourages discussion and stimulates learning for this exercise you ll need to put students into pairs as before select sentences with errors from their essays and prepare two worksheets a and b containing a mixture of correct and incorrect sentences

identifying erros identifying sentence errors practice - Aug 20 2023

identifying sentence errors practice questions each consecutive underlined section corresponds with an answer choice select the choice that has an error or select choice e for no error 1 a because of the internet e working at jobs e at home e have become much more common eno error e a e b e c e d e e 2

common sentence errors write site athabasca university - Dec 12 2022 examining common sentence faults and how to fix them

 $sentence\ errors\ writing centre\ stu\ st\ thomas\ university\ -\ Jan\ 13\ 2023$

practice exercises decide whether the sentence is a fragment f a run on sentence ro or a comma splice cs then fix the sentence any way you can 1 toronto is the financial centre of canada it is home to the head offices of the country s five major banks 2 since there were no restrictions on the trade of subprime mortgages