

## 1: The Fed - Section Powers of Federal Reserve Banks

*Dollar exchange drafts or bills accepted by another bank, whether domestic or foreign, at the request of a member bank which agrees to put such other bank in funds to meet such acceptances at maturity shall be considered as part of the acceptance liabilities of the member bank requesting such acceptances as well as of such other bank, if a.*

Powers of Federal Reserve Banks 1. As amended by act of Sept. With respect to the receipt by Reserve Banks of checks and drafts on deposit, see also this act, section Discount of commercial, agricultural, and industrial paper Upon the indorsement of any of its member banks, which shall be deemed a waiver of demand, notice and protest by such bank as to its own indorsement exclusively, any Federal reserve bank may discount notes, drafts, and bills of exchange arising out of actual commercial transactions; that is, notes, drafts, and bills of exchange issued or drawn for agricultural, industrial, or commercial purposes, or the proceeds of which have been used, or are to be used, for such purposes, the Board of Governors of the Federal Reserve System to have the right to determine or define the character of the paper thus eligible for discount, within the meaning of this Act. Nothing in this Act contained shall be construed to prohibit such notes, drafts, and bills of exchange, secured by staple agricultural products, or other goods, wares, or merchandise from being eligible for such discount, and the notes, drafts, and bills of exchange of factors issued as such making advances exclusively to producers of staple agricultural products in their raw state shall be eligible for such discount; but such definition shall not include notes, drafts, or bills covering merely investments or issued or drawn for the purpose of carrying or trading in stocks, bonds, or other investment securities, except bonds and notes of the government of the United States. Notes, drafts, and bills admitted to discount under the terms of this paragraph must have a maturity at the time of discount of not more than 90 days, exclusive of grace. As used in this paragraph the phrase "bonds and notes of Government of the United States" includes Treasury bills or certificates of indebtedness. As to eligibility for discount under this paragraph of notes representing loans to finance building construction, see this act, section Discounts for individuals, partnerships, and corporations In unusual and exigent circumstances, the Board of Governors of the Federal Reserve System, by the affirmative vote of not less than five members, may authorize any Federal reserve bank, during such periods as the said board may determine, at rates established in accordance with the provisions of section 14, subdivision d , of this Act, to discount for any participant in any program or facility with broad-based eligibility, notes, drafts, and bills of exchange when such notes, drafts, and bills of exchange are indorsed or otherwise secured to the satisfaction of the Federal Reserve bank: Provided, That before discounting any such note, draft, or bill of exchange, the Federal reserve bank shall obtain evidence that such participant in any program or facility with broad-based eligibility is unable to secure adequate credit accommodations from other banking institutions. All such discounts for any participant in any program or facility with broad-based eligibility shall be subject to such limitations, restrictions, and regulations as the Board of Governors of the Federal Reserve System may prescribe. As soon as is practicable after the date of enactment of this subparagraph, the Board shall establish, by regulation, in consultation with the Secretary of the Treasury, the policies and procedures governing emergency lending under this paragraph. Such policies and procedures shall be designed to ensure that any emergency lending program or facility is for the purpose of providing liquidity to the financial system, and not to aid a failing financial company, and that the security for emergency loans is sufficient to protect taxpayers from losses and that any such program is terminated in a timely and orderly fashion. The policies and procedures established by the Board shall require that a Federal reserve bank assign, consistent with sound risk management practices and to ensure protection for the taxpayer, a lendable value to all collateral for a loan executed by a Federal reserve bank under this paragraph in determining whether the loan is secured satisfactorily for purposes of this paragraph. The Board shall establish procedures to prohibit borrowing from programs and facilities by borrowers that are insolvent. Such procedures may include a certification from the chief executive officer or other authorized officer of the borrower, at the time the borrower initially borrows under the program or facility with a duty by the borrower to update the certification if the information in the certification materially changes , that the borrower is not insolvent. A borrower shall be considered insolvent

for purposes of this subparagraph, if the borrower is in bankruptcy, resolution under title II of the Dodd-Frank Wall Street Reform and Consumer Protection Act, or any other Federal or State insolvency proceeding. A program or facility that is structured to remove assets from the balance sheet of a single and specific company, or that is established for the purpose of assisting a single and specific company avoid bankruptcy, resolution under title II of the Dodd-Frank Wall Street Reform and Consumer Protection Act, or any other Federal or State insolvency proceeding, shall not be considered a program or facility with broad-based eligibility. The Board may not establish any program or facility under this paragraph without the prior approval of the Secretary of the Treasury. The information required to be submitted to Congress under subparagraph C related to-- the identity of the participants in an emergency lending program or facility commenced under this paragraph; the amounts borrowed by each participant in any such program or facility; identifying details concerning the assets or collateral held by, under, or in connection with such a program or facility, shall be kept confidential, upon the written request of the Chairman of the Board, in which case such information shall be made available only to the Chairpersons or Ranking Members of the Committees described in subparagraph C. If an entity to which a Federal reserve bank has provided a loan under this paragraph becomes a covered financial company, as defined in section of the Dodd-Frank Wall Street Reform and Consumer Protection Act, at any time while such loan is outstanding, and the Federal reserve bank incurs a realized net loss on the loan, then the Federal reserve bank shall have a claim equal to the amount of the net realized loss against the covered entity, with the same priority as an obligation to the Secretary of the Treasury under section b of the Dodd-Frank Wall Street Reform and Consumer Protection Act. As added by act of July 21, 47 Stat. As enacted by Public Law Discount or purchase of sight drafts Upon the indorsement of any of its member banks, which shall be deemed a waiver of demand, notice, and protest by such bank as to its own indorsement exclusively, and subject to regulations and limitations to be prescribed by the Board of Governors of the Federal Reserve System, any Federal reserve bank may discount or purchase bills of exchange payable at sight or on demand which grow out of the domestic shipment or the exportation of nonperishable, readily marketable agricultural and other staples and are secured by bills of lading or other shipping documents conveying or securing title to such staples: Provided, That all such bills of exchange shall be forwarded promptly for collection, and demand for payment shall be made with reasonable promptness after the arrival of such staples at their destination: Provided further, that no such bill shall in any event be held by or for the account of a Federal reserve bank for a period in excess of ninety days. In discounting such bills Federal reserve banks may compute the interest to be deducted on the basis of the estimated life of each bill and adjust the discount after payment of such bills to conform to the actual life thereof. As added by act of March 4, 42 Stat. Limitation on discount of paper of one borrower The aggregate of notes, drafts, and bills upon which any person, copartnership, association, or corporation is liable as maker, acceptor, indorser, drawer, or guarantor, rediscounted for any member bank, shall at no time exceed the amount for which such person, copartnership, association, or corporation may lawfully become liable to a national banking association under the terms of section of the Revised Statutes, as amended: Provided, however, That nothing in this paragraph shall be construed to change the character or class of paper now eligible for rediscount by Federal reserve banks. As reenacted without change by act of March 3, 38 Stat. As amended by act of March 3, 38 Stat. Except as provided in subparagraph C , no institution shall accept such bills, or be obligated for a participation share in such bills, in an amount equal at any time in the aggregate to more than per centum of its paid up and unimpaired capital stock and surplus or, in the case of a United States branch or agency of a foreign bank, its dollar equivalent as determined by the Board under subparagraph H. The Board, under such conditions as it may prescribe, may authorize, by regulation or order, any institution to accept such bills, or be obligated for a participation share in such bills, in an amount not exceeding at any time in the aggregate per centum of its paid up and unimpaired capital stock and surplus or, in the case of a United States branch or agency of a foreign bank, its dollar equivalent as determined by the Board under subparagraph H. Notwithstanding subparagraphs B and C , with respect to any institution, the aggregate acceptances, including obligations for a participation share in such acceptances, growing out of domestic transactions shall not exceed 50 per centum of the aggregate of all acceptances, including obligations for a participation share in such acceptances, authorized for

such institution under this paragraph. No institution shall accept bills, or be obligated for a participation share in such bills, whether in a foreign or domestic transaction, for any one person, partnership, corporation, association or other entity in an amount equal at any time in the aggregate to more than 10 per centum of its paid up and unimpaired capital stock and surplus, or, in the case of a United States branch or agency of a foreign bank, its dollar equivalent as determined by the Board under subparagraph H , unless the institution is secured either by attached documents or by some other actual security growing out of the same transaction as the acceptance. With respect to an institution which issues an acceptance, the limitations contained in this paragraph shall not apply to that portion of an acceptance which is issued by such institution and which is covered by a participation agreement sold to another institution. In order to carry out the purposes of this paragraph, the Board may define any of the terms used in this paragraph, and, with respect to institutions which do not have capital or capital stock, the Board shall define an equivalent measure to which the limitations contained in this paragraph shall apply. Any limitation or restriction in this paragraph based on paid-up and unimpaired capital stock and surplus of an institution shall be deemed to refer, with respect to a United States branch or agency of a foreign bank, to the dollar equivalent of the paid-up capital stock and surplus of the foreign bank, as determined by the Board, and if the foreign bank has more than one United States branch or agency, the business transacted by all such branches and agencies shall be aggregated in determining compliance with the limitation or restriction. Omitted from the U. All such advances shall be made at rates to be established by such Federal reserve banks, such rates to be subject to the review and determination of the Board of Governors of the Federal Reserve System. Provided, That no temporary carrying or clearance loans made solely for the purpose of facilitating the purchase or delivery of securities offered for public subscription shall be included in the loans referred to in this paragraph. As added by act of Sept. Aggregate liabilities of national banks Repealed by act of Oct. Regulation by Board of Governors of discounts, purchases and sales The discount and rediscount and the purchase and sale by any Federal reserve bank of any bills receivable and of domestic and foreign bills of exchange, and of acceptances authorized by this Act, shall be subject to such restrictions, limitations, and regulations as may be imposed by the Board of Governors of the Federal Reserve System. Provided, however, That no such bank shall in any case guarantee either the principal or interest of any such loans or assume or guarantee the payment of any premium on insurance policies issued through its agency by its principal: And provided further, That the bank shall not guarantee the truth of any statement made by an assured in filing his application for insurance. Such drafts or bills may be acquired by Federal reserve banks in such amounts and subject to such regulations, restrictions, and limitations as may be prescribed by the Board of Governors of the Federal Reserve System: Provided, however, That no member bank shall accept such drafts or bills of exchange referred to 1 this paragraph for any one bank to an amount exceeding in the aggregate ten per centum of the paid-up and unimpaired capital and surplus of the accepting bank unless the draft or bill of exchange is accompanied by documents conveying or securing title or by some other adequate security: Provided further, That no member bank shall accept such drafts or bills in an amount exceeding at any time the aggregate of one-half of its paid-up and unimpaired capital and surplus. Not codified to the Federal Reserve Act. Probably should read "referred to in this paragraph. Advances to individuals, partnerships, and corporations on direct obligations of the United States Subject to such limitations, restrictions and regulations as the Board of Governors of the Federal Reserve System may prescribe, any Federal reserve bank may make advances to any individual, partnership or corporation on the promissory notes of such individual, partnership or corporation secured by direct obligations of the United States or by any obligation which is a direct obligation of, or fully guaranteed as to principal and interest by, any agency of the United States. Such advances shall be made for periods not exceeding 90 days and shall bear interest at rates fixed from time to time by the Federal reserve bank, subject to the review and determination of the Board of Governors of the Federal Reserve System. As added by act of March 9, 48 Stat. Transactions between Federal Reserve banks and a branch or agency of a foreign bank Subject to such restrictions, limitations, and regulations as may be imposed by the Board of Governors of the Federal Reserve System, each Federal Reserve bank may receive deposits from, discount paper endorsed by, and make advances to any branch or agency of a foreign bank in the same manner and to the same extent that

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it may exercise such powers with respect to a member bank if such branch or agency is maintaining reserves with such Reserve bank pursuant to section 7 of the International Banking Act of 1933. In exercising any such powers with respect to any such branch or agency, each Federal Reserve bank shall give due regard to account balances being maintained by such branch or agency with such Reserve bank and the proportion of the assets of such branch or agency being held as reserves under section 7 of the International Banking Act of 1933. For the purposes of this paragraph, the terms "branch", "agency", and "foreign bank" shall have the same meanings assigned to them in section 1 of the International Banking Act of 1933.

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*reserve bank may also acquire drafts or bills of exchange drawn on member banks by banks or bankers in foreign countries or dependencies or insular possessions of the United States for the purpose of furnishing dollar exchange.*

Bill dealers buy and sell bankers acceptances, which are referred to as bankers bills, or simply bills. Federal Reserve Promotion of Bankers Acceptances. The Federal Reserve System has been closely connected with development of bankers acceptances as an important sector of the U. The Federal Reserve banks became, beginning in , substantial purchasers and holders of bankers acceptances, posting fixed rates above or below the market, as monetary policy called for, at which the banks stood ready to buy bills. Until it was the passive policy of the system to buy and never sell, so that while the purchases were technically open market operations, actually Federal Reserve buying of bills resembled more the discounting function, since it was not at the initiative of the Federal Reserve banks. Since , however, bill buying by the Fed has been at its initiative, so that such operations have become full-blown open market operations, including repurchase agreements if appropriate with bill dealers. The Federal Reserve banks adjust their holdings of bills by simply not replacing those paid at maturity. Regulation B of the board of governors of the Federal Reserve System governs open market operations in bills by Federal Reserve banks. This regulation prescribes the following: Any bankers acceptance or bill of exchange which is eligible for discount is eligible for purchase by Federal Reserve banks in the open market, with or without the endorsement of a member bank if: A bankers acceptance growing out of a transaction involving the importation or exportation of goods may be purchased if it has a maturity not in excess of six months, exclusive of days of grace, provided that it conforms in other respects to the eligibility requirements. A bankers acceptance growing out of a transaction involving the storage within the U. On such paper, however, the acceptor must be secured by the pledge of such goods; and the acceptance must conform in other respects to the eligibility requirements. Unless endorsed by a member, a bill of exchange is not eligible purchase until a satisfactory statement has been furnished of the financial condition of one or more of the parties thereto. Similarly, unless accepted or endorsed by a member bank, a bankers acceptance is not eligible for purchase until the acceptor has furnished a satisfactory statement of its financial condition in form approved by the Federal Reserve Bank, and has agreed in writing with a Federal Reserve bank to inform it upon request concerning the transaction underlying the acceptance. Member Bank Discounting of Bills. Any member bank may discount at its Federal Reserve bank bankers acceptances which have the following features of eligibility for discount under Regulation A: Endorsed by a member bank. Growing out of transactions involving the importation or exportation of goods, the shipment of goods within the U. In the case of an acceptance growing out of the storage of readily marketable staples, the bill must be secured at the time of acceptance by a warehouse, terminal, or other similar receipt conveying security title to such staples. Such receipt shall be issued by a party independent of the customer or issued by a grain elevator or warehouse company duly bonded, licensed, and regularly inspected by state or federal authorities with whom all receipts for such staples and all transfers thereof are registered and without whose consent no staples may be withdrawn. Moreover, the acceptor must remain secured throughout the life of the acceptance. If the goods are withdrawn from storage before maturity of the acceptance or retirement of the credit, a trust receipt or other similar document covering the goods may be substituted in lieu of the original document, provided that such substitution is conditioned upon a reasonably prompt liquidation of the credit. To this end, it should be required, when the original document is released, either that the proceeds of the goods will be applied within a specified time toward a liquidation of the acceptance credit or that a new document, similar to the original one, will be re-substituted within a specified time. Drawn by a bank or banker in a foreign country, or dependency or insular possession of the United States , for the purpose of furnishing dollar exchange. Nevertheless, no acceptance discounted by a Federal Reserve bank should have a maturity in excess of the usual or customary period of credit required to finance the underlying transaction or of the period reasonably necessary to finance such transaction. No acceptance growing out of the storage of readily marketable staples should have a maturity in excess of the time ordinarily necessary to effect a reasonably prompt sale, shipment, or distribution

into the process of manufacture or consumption. In the case of acceptances of member banks, this security must consist of shipping documents, warehouse receipts, or other such documents, or some other actual security growing out of the same transaction as the acceptance, such as documentary drafts, trade acceptances, terminal receipts, or trust receipts which have been issued under such circumstances and which cover goods of such a character as to ensure at all times a continuance of an effective and lawful lien in favor of the accepting bank. Other trust receipts are not considered such actual security if they permit the customer to have access to or control over the goods.

**Acceptance Powers of Banks.** Any member bank may accept drafts or bills of exchange commercial drafts or bills drawn upon it which grow out of any of the following transactions: The shipment of goods between the U. A member bank accepting any commercial drafts or bills growing out of such transactions will be expected to obtain before acceptance and retain in its files satisfactory evidence, documentary or otherwise, showing the nature of the transactions underlying the credit extended. The shipment of goods within the U. The storage in the U. A readily marketable staple means an article of commerce, agriculture, or industry used as to make it subject to constant dealings in ready markets with such definitely ascertainable and the staple itself easy to realize upon by sale at any time. In connection with member bank discounting at the Fed of such bills, the Federal Reserve banks may neither discount nor purchase bills arising out of the storage of readily marketable staples unless the acceptor remains secured throughout the life of the bill. No member banks shall accept any commercial draft or bill unless at the date of its acceptance such draft or bill has not more than six months to run, exclusive of days of grace. Limitations on acceptance by member banks of commercial drafts or bills are as follows: Acceptance for one person. A trust receipt which permits the customer to have access to or control over the goods will not be considered actual security within the meaning of this limitation. Limitation on aggregate amount. Commercial drafts or bills accepted by another bank, domestic or foreign, at the request of a member bank which agrees to put such other bank in funds to meet such acceptances at maturity shall be considered as part of the acceptance liabilities of the member bank requesting such acceptances as well as of such other bank if it is a member bank 3. Such application need not be made in any particular form, but shall show the present and anticipated need of the applicant bank for the authority requested. Any member bank, after obtaining the permission of the board of banks or bankers in foreign countries, dependencies, or insular possessions of the U. Any member bank desiring to obtain such permission shall file with the board of governors through the Federal Reserve bank of its district an application for such permission. Such application need not be in any particular form but shall show the present and anticipated need for the authority requested. Any such foreign country, dependency, or insular possession of the U. Any member bank desiring to place itself in position to accept drafts or bills of exchange from a country, dependency, or insular possession not specified in such list may request the board of governors through the Federal Reserve bank of its district to add such country, dependency, or insular possession to the list, upon a showing that the furnishing of dollar exchange is required by the usages of trade therein. Any such dollar exchange draft or bill must be drawn and accepted in good faith for the purpose of furnishing dollar exchange as required by the usages of trade in the country, dependency, or insular possession in which the draft or bill is drawn. Drafts or bills drawn merely because dollar exchange is at a premium in the place where drawn or for any speculative purpose, or drafts or bills commonly referred to as finance bills bills not drawn primarily to furnish dollar exchange will not be deemed to meet these requirements. The aggregate of drafts or bills accepted by a member bank for any one foreign bank or banker shall not exceed an amount which the member bank would expect such foreign bank or banker to liquidate, within the terms of the agreements under which the drafts or bills were accepted, through the proceeds of export documentary bills or from other sources reasonably available to such foreign bank or banker arising in the normal course of trade. A member bank shall not accept any dollar exchange draft or bill unless at the date of its acceptance it has not more than three months to run, exclusive of days of grace. Limitations are as follows: Acceptances for one bank or banker. This limitation is separate and distinct from and not included in the limitations prescribed above with respect to acceptances of commercial drafts or bills. Dollar exchange drafts or bills accepted by another bank, whether domestic or foreign, at the request of a member bank which agrees to put such other bank in funds to meet such acceptances at maturity shall be considered as part of the acceptance liabilities of

the member bank requesting such acceptances as well as of such other bank, if a member bank, within the meaning of these limitations. Expansion in recent years became pronounced beginning in the late s, reflecting the expansion in world trade, reestablishment of currency convertibility, and increased use of dollar arrangements in international trade. Prime bankers acceptances are those of highly regarded banks and bankers active in acceptance financing. Yields discount basis vary with money rates and may range 50 to basis points higher than those on Treasury bills of similar maturity. Six dealers, all in New York City , maintain markets in maturity. For investors other than commercial banks, savings banks, insurance companies, and varied types of non-financial corporations, bankers acceptances compete with other money market instruments of deposit as to suitable denominations, convenience of maturities, adequacy of supply, and marketability. The Federal Reserve System, as indicated supra, has been especially interested in development of the market for bankers acceptances, as evidenced by active open market operations therein, repurchase agreements with nonblank dealers since , and establishment by the New York Federal Reserve Bank of a separate acceptance department in January,

## 3: Definition and information on Bankers Acceptance

*That the student may be more familiar with the accounts of a foreign department when it is conducted practically as a bank within a bank, the accounts which would appear in a moderate sized foreign department are shown below and are briefly explained in the following paragraphs. 1. U. S. Currency. 2.*

Individual selling exchange refers domestic or oversea individual to sell foreign exchange to Bank of Beijing. Individual buying foreign exchange refers individual to buy foreign exchange in RMB from Bank of Beijing. Bank of Beijing will pay the buyer foreign exchange according to RMB vs foreign currency quota list. The purpose of individual buying foreign exchange includes: Domestic individual or overseas individual

Description: Multiple choices and package of usage are available for you. The service can be meet the requirement of individuals who need foreign exchange via institutions engaging in overseas business as Travel agents, intermediary engaging in overseas study and immigration operation and other institutions. The marketing also can be focused on the area where there are more foreign individuals like University, etc. Kindly enquire our branch or call hour customer service line for specifications. The clients can obtain the foreign exchange policy exactly. Domestic companies with foreign exchange income and expenditure

Description: The corporate clients who have foreign exchange income and expenditures, such as all foreign-funded corporate, import and export corporate, project contracting, are marketing focus. The tenor of forward transaction can be fixed or optional; roller transaction is available also. The starting line is low for privilege. The bigger the amount is, the much more privilege the customer enjoys. Bank of Beijing will quote for the transaction Once the quote is confirmed, the corporate should prepare sufficient capital for deal. Bank of Beijing will quote for the transaction. Once the quote is confirmed, the transaction is done subject to the signature. The corporate should present back-ground materials approved by the foreign exchange polices for deal on due date. The corporate understands the foreign exchange policies exactly. Other materials requested by the foreign exchange policies. Instant foreign exchange operation

Definition: Instant foreign exchange operation is the combination of the value-added service of import documentary credit and overseas remittance of intraday extraction and return. The large and middle scale enterprises with sufficient import documentary credit line in Bank of Beijing import bulk commodities have, and the single amount is above million USD. It can satisfy the overseas payment due time required by the enterprise purchasing bulk commodities

Business Procedure: The enterprises sign comprehensive credit contract and import documentary credit general contract with Bank of Beijing. The enterprise presents financial application of instant foreign exchange operation. Bank of Beijing will verify materials for documentary credit. There is liquidation priority for the financial outward payment, the remittance is fast. The capital transfer intraday can repay the financial amount of the instant foreign exchange operation; the credit line will be restored without intraday interest. The customer whose single or batch remittances are above including the amount equivalent to , USD

Business Procedure: The clients should fill the remittance application form and present related certifications. It is settlement priority for the outward payment with large amount. The remittance is fast. Remittance is above including , US dollar, the starting line of priority is low. Bank of Beijing has established USD account in 5 corresponding bank, the network of settlement is large. Professional settlement officers guarantee the quality of remittance service; value-added services are offered without extra charge. Due to the deduct fee of intermediary bank,,Bank of Beijing will lock the deducted fee of intermediary bank upon the agreement with USD clearing bank to protect principal for USD payment

Clients: All remitters including individual and corporate pay USD to the countries and regions outside USA and hope the remittance will reach at a full amount. Especially the clients are in need of overseas study remittance, tender guarantee remittance, investment remittance, loan repayment, etc. The clients should fill the remittance application and present related certificates. It is accepted that the service is not applied to the remittance sending to the U. The deduct fee is fixed to be lower than average interbank deduct fee for same service. The remittance is guaranteed to be received in full amount; it is favorable for a stable cooperation. If the information of the remittance is correct, the real-time Hong Kong USD remittance service can be realized upon the settlement requirement in Hong Kong. All clients who need

to pay USD to beneficiary in Hong Kong in real-time, especially for the clients with head office or branch in Hong Kong. The clients should fill the transfer application form and present related certifications. After verification of related foreign exchange management provisions, the remittance will be made instantly upon the instruction of the application. The remittance will not be affected by US dollar settlement cut-off time. The remittance is guaranteed to reach the beneficiary bank from Bank of Beijing within 2 hours, thus the remittance speed is guaranteed. The service can improve the efficiency of the capital with the reduction of the time of the remittance. Real-time Asia Euro remittance service is offered to customer who will pay Euro to beneficiary in the regions of Asia. If the information of the remittance is correct, the real-time Asia Euro remittance service can be realized upon the different settlement request of different countries and regions. All clients who need to pay Euro to beneficiary in the regions of Asia in real-time, especially for the clients with head office or branch in Asia. Clients should fill the transfer application form and present related certifications. After verification of meeting related foreign exchange management provisions, the remittance will be made instantly according to the instruction of the application. Bank of Beijing is the first bank in China introducing this service. With 4 hours ahead of Euro settlement, the speed of the remittance is guaranteed not be affected by Euro settlement cut-off time. All clients having USD remittance, especially for the clients with the request of the result feedback of the USD remittance to several other cooperators Business Procedure: The clients fill the remittance application and present related certificates and email address. Thus the information is guaranteed to be specific and safe. If the email address is wrong, Bank of Beijing will inform the clients instantly after receiving the feedback from the corresponding bank. Multi-currency remittance Service Definition: Multi-currency remittance service is based on one basic account, such as USD account or Euro account, to realize effective service support to the inward remittance of 29 major non-convertible currencies and the outward remittance of about currencies. Specially the corporate having oversea payroll, government having expense for the employees dispatched abroad, import and export corporate in need of paying royalties, payment and dividends. Clients fill the remittance application and related certificates; the application should be filled by basic currency and stipulate the local currency for beneficiary. If the materials can meet the provision of foreign exchange management after verification, Bank of Beijing will enquire the international department in head office the exchange price subject to the application date. Exclusive service Absolute advanced service for multiple currencies remittance There is no need to worry about the buying multiple currencies, the remittance is based on US dollar or Euro; the beneficiary can receive the ideal currency upon the daily fixed exchange rate. Simple credit procedure and reducing the time of remittance and exchange loss Service offered by professional settlement officer to optimize remittance route and guarantee the remittance service. The corporate and individual buy foreign exchange in RMB and remit foreign exchange abroad. The clients fill the remittance application and present related certificates. The clients can apply this service in any branch offering individual buying foreign exchange service all over Beijing. No limit to the ID residence: The clients can experience the favorable E speed service series. Persons studying abroad Business Procedure: The clients are only need to present their own enrolment notices or related certificates of annual semester tuition, living expense, or fill the remittance application and submit the related certificates to enjoy this preferential service. No limit to ID residence: The clients can experience the preferential E speed service series. Corporate customer, domestic individual or overseas individual with account in Bank of Beijing Description: Preferential exchange rate and multiple currencies Easy for carrying and loss reporting Easy and global acceptance Business Procedure: Clean Bill Collection Definition: Corporate customers, domestic individual or overseas individual with account in Bank of Beijing Description: Flexible collection method, documents of par value below 10, US dollars are subject to charge free and being bounced; document of par value above 10, US dollars and below , US dollars are subject to charge but the bill facial risks are avertable. When clients apply collection on bill in any sub-branch with foreign exchange operations, clients have to fill the advice for collection on bill and endorse the document at sight. If the documents are qualified after verification, the sub-branch will charge handling fee and submit the documents to head office or the international department of the local branch. The overseas collection will be executed by international department.

## 4: BANK OF BEIJING

*Bills Drawn To Furnish Dollar Exchange. The fourth class of bankers' acceptances comprises bills drawn on member banks by banks and bankers in foreign countries, for the purpose of furnishing dollar exchange.*

No According to the Canadian Currency Act, the Canadian dollar is the official currency of the multi-cultural country. The law also states that all accounts maintained or founded in the country must be in Canadian funds. This technically means that American money is not accepted in Canada. Secondly, Canada is a developed country and unlike third world countries where the US dollar is highly valued, here it is more viable to accept the Canadian dollar. For example, when a Canadian enterprise takes American money it is actually more expensive and uneconomical as they will have to pay more to exchange the money in a Canadian bank. So when any business in the country accepts your American dollars, just know that they are only doing you a favor. Besides, keep in mind that most small businesses that choose to accept American money usually set their own rates, so do not be surprised if you find the exchange rate absurd or not in your favor. You will likely receive your change in Canadian money. On the other hand, public transit machines, vending machines, parking meters or anything that requires coins will only accept Canadian funds. So if you are traveling to Canada, it is strongly recommended that you use your ATM bank card to withdraw money in Canadian dollars. Confirm with your bank to find out which Banks in the country allow that and then utilize that opportunity for the cheapest fees. Maybe this article will be interesting for you too: Yes Though the Canadian Currency act forbids the use of any other currency other than the Canadian dollar when doing any transaction in the multi-lingual country, there are some exceptions when it comes to private transactions and contracts. The same act states that it is only legal to use another currency in cases where the "contracts and transactions are executed, made or done in another foreign currency that is accepted by all the parties involved. In addition, there are many other scenarios where American money is used in Canada. For example, it is very common for gift shops, restaurants, and hotels to take US dollars. Large corporate deals also are usually done in U. S dollars but reported in both currencies in the media. Major hotels and retailers will often accept payments in American money, but smaller businesses in more rural destinations may not want the hassle that usually comes with exchanging US dollars into Canadian dollars, so they may not accept your money. Also, note that businesses that accept American money often set their own rates which will likely be unfavorable to you. But popular destinations and border towns will not just accept American currency but will also give better exchange rates. Best Advice If you are traveling to Canada, try to get some Canadian money. You can do this at a Canadian bank for better rates or at an exchange store. Also, you can use your bank card to withdraw your US dollars in Canadian dollars or for point of purchase Visa and Master Cards are widely accepted in the country.

**5: Banker's Acceptance (BA) Definition | Investopedia**

*name and address of bank, financial institution, or foreign exchange dealer PLEASE INDICATE THE AMOUNT IN UNITED STATES DOLLARS YOU WILL FURNISH IN EXCHANGE FOR THE NUMBER OF FOREIGN CURRENCY UNITS INDICATED IN ITEM*

**INTRODUCTION** An important criterion for judging the soundness of a banking institution is the size and character, not only of its assets portfolio but also, of its contingent liability commitments such as guarantees, letters of credit, etc. As a part of business, banks issue guarantees on behalf of their customers for various purposes. The guarantees executed by banks comprise both performance guarantees and financial guarantees. The guarantees are structured according to the terms of agreement, viz. With the introduction of risk weights for both on-Balance Sheet and off-Balance Sheet exposures, banks have become more risk sensitive, resulting in structuring of their business exposures in a more prudent manner. Banks should comply with the following guidelines in the conduct of their guarantee business. However, in view of the changed scenario of the banking industry where banks extend long term loans for periods longer than 10 years for various projects, it has been decided to allow banks to also issue guarantees for periods beyond 10 years. While issuing such guarantees, banks are advised to take into account the impact of very long duration guarantees on their Asset Liability Management. Further, banks may evolve a policy on issuance of guarantees beyond 10 years as considered appropriate with the approval of their Board of Directors. Exposure shall include all funded and non-funded exposures including underwriting and similar commitments. As a rule, banks should avoid giving unsecured guarantees in large amounts and for medium and long-term periods. In exceptional cases, banks may give deferred payment guarantees on an unsecured basis for modest amounts to first class customers who have entered into deferred payment arrangements in consonance with Government policy. Guarantees executed on behalf of any individual constituent, or a group of constituents, should be subject to the prescribed exposure norms. At the time of issuing financial guarantees, banks should be satisfied that the customer would be in a position to reimburse the bank in case the bank is required to make payment under the guarantee. In the case of performance guarantee, banks should exercise due caution and have sufficient experience with the customer to satisfy themselves that the customer has the necessary experience, capacity and means to perform the obligations under the contract, and is not likely to commit any default. Banks should refrain from issuing guarantees on behalf of customers who do not enjoy credit facilities with them. In such cases, banks may be guided by the provisions of paragraph 2. Further, banks must satisfy themselves that the concerned co-operative banks have sound credit appraisal and monitoring systems as well as robust Know Your Customer KYC regime. Ghosh, the then Dy. In order to prevent unaccounted issue of guarantees, as well as fake guarantees, as suggested by IBA, bank guarantees should be issued in serially numbered security forms. Banks should, while forwarding guarantees, caution the beneficiaries that they should, in their own interest, verify the genuineness of the guarantee with the issuing bank. A lower cut-off point, depending upon the size and category of branches, may be prescribed by banks, where considered necessary. Banks should evolve suitable systems and procedures, keeping in view the spirit of these instructions and allow deviation from the two signatures discipline only in exceptional circumstances. The responsibility for ensuring the adequacy and effectiveness of the systems and procedures for preventing perpetration of frauds and malpractices by their officials would, in such cases, rest on the top managements of the banks. In case, exceptions are made for affixing of only one signature on the instruments, banks should devise a system for subjecting such instruments to special scrutiny by the auditors or inspectors at the time of internal inspection of branches. In this regard, it is pertinent to note with particular reference to banks giving guarantees on behalf of their directors, that in the event of the principal debtor committing default in discharging his liability and the bank being called upon to honour its obligation under the guarantee, the relationship between the bank and the director could become one of creditor and debtor. Further, directors would also be able to evade the provisions of Section 20 by borrowing from a third party against the guarantee given by the bank. These types of transactions are likely to defeat the very purpose of enacting Section 20, if banks do not take appropriate steps

to ensure that the liabilities there under do not devolve on them. Under the scheme, it is open to Government Departments to accept freely guarantees, etc. Banks should mention in the guarantee bonds and their correspondence with the various State Governments, the names of the beneficiary departments and the purposes for which the guarantees are executed. This is necessary to facilitate prompt identification of the guarantees with the concerned departments. In respect of guarantees issued in favour of Directorate General of Supplies and Disposal, the following aspects should be kept in view: The beneficiary of the bank guarantee should also be advised to invariably obtain the confirmation of the concerned banks about the genuineness of the guarantee issued by them as a measure of safety. The initial period of the bank guarantee issued by banks as a means of security in Directorate General of Supplies and Disposal contract administration would be for a period of six months beyond the original delivery period. Banks may incorporate a suitable clause in their bank guarantee, providing automatic extension of the validity period of the guarantee by 6 months, and also obtain suitable undertaking from the customer at the time of establishing the guarantee to avoid any possible complication later. Banks should make similar provisions in the bank guarantees for automatic extension of the guarantee period. The Public Notice issued by the Customs Department stipulates, inter alia, that all bank guarantees furnished by an importer should contain a self-renewal clause inbuilt in the guarantee itself. The bank guarantee, as a means of security in the Directorate General of Supplies and Disposal contract administration and extension letters thereof, would be on non-judicial stamp paper. Banks may also issue guarantees in lieu of margin requirements as per stock exchange regulations. Banks have further been advised that they should obtain a minimum margin of 50 percent while issuing such guarantees. A minimum cash margin of 25 per cent within the above margin of 50 per cent should be maintained in respect of such guarantees issued by banks. The above minimum margin of 50 percent and minimum cash margin requirement of 25 percent within the margin of 50 percent will also apply to guarantees issued by banks on behalf of commodity brokers in favour of the national level commodity exchanges, viz. Banks should assess the requirement of each applicant borrower and observe usual and necessary safeguards including the exposure ceilings. In order to identify the circumstances under which the guarantee may or may not be considered necessary, banks should be guided by the following broad considerations: Where guarantees need not be considered necessary i. Ordinarily, in the case of public limited companies, when the lending institutions are satisfied about the management, its stake in the concern, economic viability of the proposal and the financial position and capacity for cash generation, no personal guarantee need be insisted upon. In fact, in the case of widely owned public limited companies, which may be rated as first class and satisfying the above conditions, guarantees may not be necessary even if the advances are unsecured. Where the lending institutions are not so convinced about the aspects of loan proposals mentioned above, they should seek to stipulate conditions to make the proposals acceptable without such guarantees. In some cases, more stringent forms of financial discipline like restrictions on distribution of dividends, further expansion, aggregate borrowings, creation of further charge on assets and stipulation of maintenance of minimum net working capital may be necessary. Also, the parity between owned funds and capital investment and the overall debt-equity ratio may have to be taken into account. Where guarantees may be considered helpful i. Personal guarantees of directors may be helpful in respect of companies, whether private or public, where shares are held closely by a person or connected persons or a group not being professionals or Government, irrespective of other factors, such as financial condition, security available, etc. The exception being in respect of companies where, by court or statutory order, the management of the company is vested in a person or persons, whether called directors or by any other name, who are not required to be elected by the shareholders. Even if a company is not closely held, there may be justification for a personal guarantee of directors to ensure continuity of management. Thus, a lending institution could make a loan to a company whose management is considered good. Subsequently, a different group could acquire control of the company, which could lead the lending institution to have well-founded fears that the management has changed for the worse and that the funds lent to the company are in jeopardy. One way by which lending institutions could protect themselves in such circumstances is to obtain guarantees of the directors and thus ensure either the continuity of the management or that the changes in management take place with their knowledge. Even where personal guarantees are

waived, it may be necessary to obtain an undertaking from the borrowing company that no change in the management would be made without the consent of the lending institution. Similarly, during the formative stages of a company, it may be in the interest of the company, as well as the lending institution, to obtain guarantees to ensure continuity of management. Personal guarantees of directors may be helpful with regard to public limited companies other than those which may be rated as first class, where the advance is on an unsecured basis. In such cases, personal guarantees are useful. Cases where there is likely to be considerable delay in the creation of a charge on assets, guarantee may be taken, where deemed necessary, to cover the interim period between the disbursement of loan and the creation of the charge on assets. The guarantee of parent companies may be obtained in the case of subsidiaries whose own financial condition is not considered satisfactory. Personal guarantees are relevant where the balance sheet or financial statement of a company discloses interlocking of funds between the company and other concerns owned or managed by a group. Worth of the guarantors, payment of guarantee commission, etc. Where personal guarantees of directors are warranted, they should bear reasonable proportion to the estimated worth of the person. The system of obtaining guarantees should not be used by the directors and other managerial personnel as a source of income from the company. Banks should obtain an undertaking from the borrowing company as well as the guarantors that no consideration whether by way of commission, brokerage fees or any other form, would be paid by the former or received by the latter, directly or indirectly. There may, however, be exceptional cases where payment of remuneration may be permitted. In case, for any reasons, a guarantee is not considered expedient by the bank at the time of sanctioning the advance, an undertaking should be obtained from the individual directors and a covenant should invariably be incorporated in the loan agreement that in case the borrowing unit show cash losses or adverse current ratio or diversion of fund, the directors would be under an obligation to execute guarantees in their individual capacities, if required by the banks. In terms of Notification No. Accordingly, AD Category-I banks are now permitted to issue guarantee for amount not exceeding USD , or its equivalent in favour of a non-resident service provider, on behalf of a resident customer who is a service importer, provided: ECGC would provide 90 percent cover for bid bonds, provided the banks give an undertaking not to insist on cash margins. Banks may not, therefore, ask for any cash margin in respect of bid bonds and guarantees which are counter-guaranteed by ECGC. Banks may consider sanctioning separate limits for issue of bid bonds. Within the limits so sanctioned, bid bonds against individual contracts may be issued, subject to usual considerations. Although, such an undertaking may not prevent the exporter from approaching the Court for an injunction order, it might weigh with the Court in taking a view whether injunction order should be issued. Banks should, while issuing guarantees in future, keep the above points in view and incorporate suitable clauses in the agreement, in consultation with their legal advisers. Banks are aware that the Working Group mechanism has been evolved for the purpose of giving package approvals in principle at post-bid stages for high value overseas project exports. The role of the Working Group is mainly regulatory in nature, but the responsibility of project appraisal and that of monitoring the project lies solely on the sponsor bank. In fact, the export projects should be given more attention, in view of their high values and the possibilities of foreign exchange losses in case of failure, apart from damage to the image of Indian entrepreneurs. While bid bonds and performance guarantees cannot be avoided, it is to be considered whether guarantees should be given by the banks in all cases of overseas borrowings for financing overseas projects. Such guarantees should not be executed as a matter of course, merely because of the participation of Exim Bank and availability of counter-guarantee of ECGC. Appropriate arrangements should also be made for post-award follow-up and monitoring of the contracts. Further, the guarantees are being issued even before the receipt of the advances, with a proviso that the guarantees would be operational only upon receipt of the advances. The guarantees have been issued at par values, against the discounted values of the export advances. It has also been observed that the exporters keep a substantial part of their Indian Rupee " US Dollar leg of the currency exposure open, thereby exposing both the exporters and the domestic banks to foreign exchange risk. In such cases, generally no exports have taken place and the exporters have neither the track record nor the ability to execute large export orders. The transactions have basically been designed for taking advantage of the interest rate differential and currency movements and have implications for capital flows. It is therefore

intended to facilitate execution of export contracts by an exporter and not for other purposes. It is, therefore, reiterated that as guarantees contain inherent risks, it would not be in the interest of the banks or the financial system if such transactions, as mentioned at paragraph 2. It will be important for the banks to carry out due diligence and verify the track record of such exporters to assess their ability to execute such export orders. They may also consider designating a specified branch, equipped with adequately qualified and trained staff, in each important centre to deal expeditiously with all export credit proposals at the centre. Applications by banks for issue of guarantees, standby letters of credit, letters of undertaking or letter of comfort in respect of ECB by textile companies for modernization or expansion of the textile units, after the phasing out of Multi Fibre Agreements, will be considered by Reserve Bank under the Approval Route subject to prudential norms. AD banks can approve trade credits for imports into India up to USD 20 million per import transaction for imports permissible under the current Foreign Trade Policy of DGFT with a maturity period up to one year from the date of shipment. For import of capital goods classified by DGFT, AD banks may approve trade credits up to USD 20 million per import transaction with a maturity period of more than one year and less than three years. Authorised Dealer banks should ensure that counter-guarantees are properly evaluated and their own guarantees against such guarantees are not issued in a routine manner. If the Authorised Dealer bank desires to issue guarantee with the condition that payment will be made, provided reimbursement has been received from the overseas bank which had issued the counter-guarantee, this fact should be made clearly known to the beneficiary in the guarantee document itself. Authorised Dealer banks may make rupee payments to the resident beneficiaries immediately when the guarantee is invoked and, simultaneously, arrange to obtain the reimbursement from the overseas bank concerned, which had issued the counter-guarantee.

**6: Currency Exchange Services & Foreign Exchange Rates | FAQ**

*Search the history of over billion web pages on the Internet.*

Frequently Asked Questions Why are the rates I see online and in the paper different from your rates? All Currency and Commodities have a buy and sell. Online and newspaper rates tend to show you one rate—the International Spot Rate—but no one actually buys or sells at that rate; it is more for use as a guide for you to follow. Just as with any other market, there is a wholesale rate and there is a retail rate in the foreign exchange market. The wholesale rate is the rate of exchange among banks interbank rate. The retail rate of exchange is slightly different. We maintain competitive retail exchange rates, and will offer the best available retail rate. Additionally, foreign currencies are often traded at discounted foreign exchange rates; many web sites will display discounted trade rates or, more commonly, international currency cross rates. The currency cross rate refers to the value of one currency relative to another. Most financial websites will display this rate of exchange. Do you match rates? Yes we do match local bank currency exchange rates. The rate for the actual value of the currency can change as much as every second, but at Florida Currency Exchange we only update our rates once in the morning during the week rates remain the same on the weekends. We have no minimum or maximum amount. But to get technical, the minimum you can purchased would be whatever the smallest current note denomination is and the maximum would be whatever we have on hand at that given time. You may place an order for any one or more of the over 80 different currencies that we exchange. Many of the more popular ones we tend to already keep in stock and do not require placing an order for but if you need a larger amount of any currency it is always recommended that you call ahead to ensure that we either have the amount available or can have it for you prior to your trip. Orders can be placed both in store as well as over the phone for your convenience. Unlike the local banks that do Currency Exchange, FCE not only beats their rates but keeps the currencies for the most popular destinations on hand in bulk. We have a vast range of currencies which we keep a nominal amount on hand, but if not we can usually have the rarer currencies the next day unless the order is placed in the evenings or on a Friday as shipments are not sent over the weekend. We try to make getting your currency as simple and pain-free as possible, but just for safe-measure we do require a deposit for most orders: For orders taken over the phone we ask that you provide us with a debit card information. Please note that deposits are refunded or applied to the transaction upon pickup of the order. Deposits are NOT an additional cost or fee. What exchange fees do you charge? What are my methods of payment? We accept cash and debit cards. In these instances we ask that you please give the location of your preference a call to let them know what will be taking place this also ensures that they can prepare your order in advance and ensure that we have the exact currency and amount that you desire. Although we do prefer cash we understand that each customer is different and try to accommodate them as best as we can. It is becoming harder to either cash them out or use them as payment. If used as the primary method of payment, you could be returning home to a larger bill than expected when using cards over cash. Also depending on where you go some people merchants just prefer cash, and some will only take the local currency.

## 7: Can I use American Money in Canada?

*Exchange Rates Indicative US Dollar SPOT Exchange Rate Search (LKR per 1 USD) Indicative US Dollar SPOT Exchange rate is the weighted average rate of all actual USD/LKR SPOT transactions executed throughout the previous business day in the domestic inter-bank foreign exchange market.*

With so much trade happening, are U. Officially, the answer is no, but in practice, things are different. The Canadian Currency Act is a federal law that establishes the dollar as the official currency of Canada and defines the basic rules surrounding its usage. That same law establishes that all public accounts founded or maintained in Canada must be in Canadian dollars and that any reference to money or monetary value in any indictment or other legal proceedings must be stated in Canadian dollars. In this context, therefore, the U. Private Transactions There are some nuances, however, when it comes to private contracts and transactions. The Currency Act first sets out a rule to the effect that "every contract, sale, payment, bill, note, instrument and security for money and every transaction, dealing, matter and thing relating to money or involving the payment of or the liability to pay money shall be made, executed, entered into, done or carried out in the currency of Canada. The default currency is the Canadian dollar. Practical Uses of the U. Dollar in Canada There are many situations where U. In the tourism industry, it is not uncommon for hotels, restaurants and gift shops to accept cash payments in U. For this convenience, American tourists often pay a premium over the exchange rate that they would have received in a bank or by using a credit card. On the other end of the spectrum, large corporate transactions are also often made in U. Of note, the stock of the new company also trades on the Toronto stock exchange, where it is denominated in Canadian dollars. Impact on Cross-Border Businesses The duality of currencies is an important element for all businesses with cross-border dealings. In , the strength of the U. The tourism industry has seen a boost in American visitors, and there have been some acquisitions of Canadian businesses by Americans. Another field where the dual currencies have a major impact is sports and entertainment. Hockey, especially, is very important to Canadians, and there is a constant fear that teams may be relocated to the United States, which is what happened in the s with the Winnipeg Jets and Quebec Nordiques. The argument, essentially, is that teams earn income from ticket and merchandise sales in Canadian dollars but pay their players in U. A falling Canadian dollar means a "double-whammy" of lower earnings and higher expenses. In the end, while it can be said that the U. Trading Center Want to learn how to invest? Get a free 10 week email series that will teach you how to start investing. Delivered twice a week, straight to your inbox.

## 8: Reserve Bank of India - Master Circulars

*Full text of "Commercial banking practice under the Federal Reserve Act; the law and the regulations, rulings and opinions of Counsel of the Federal Reserve Board governing bank acceptances, rediscounts, advances and open-market transactions of the Federal Reserve banks".*

## 9: Rietumu Banka - TOD, TOM, SPOT, Forward, SWAP

*On the same day, the British Pound sterling to the U.S. dollar spot exchange rate was  $\text{Â}\text{£}/\text{\$}$  Rolls Royce trades as an ADR in the OTC market in the United States. Five underlying Rolls-Royce shares are packaged into one ADR.*

*Linkages between Chinas regions Angkor, a manual for the past, present, and the future Beth Henley : collected plays. Righteous Peace Through National Preparedness Love is the drug book P 21. Give Me A Little Love A Little Time Brice Marden drawings Todays Jewish women Denise L. Carmody Ghiberti and the art of chasing Edilberto Formigli Design and Composition Liquid fuels from natural gas CadeS Justice (Harlequin Historical Romances, No 392) Wireless communications in developing countries The Jacksons from Bermuda Options for vascular access : femoral, subclavian, transaortic, transapical Jean-Claude Laborde, Rudiger Claudius, the Villein King of Denmark 2009 mitsubishi eclipse manual Engineering and Health in Compressed Air Work SC Volume 83 Shakespearean Criticism Ruined abbeys and castles of Great Britain and Ireland. Sight and insight. An introduction to the kalman filter Incomplete Package Solving child behavior problems at home at school Jane austen persuasion Humphreys Homeopathic mentor or family advisor in the use of specific homeopathic medicine by F. Humphrey Dolls [Sic in Fiction Manual active directory windows server 2008 r2 Creative Japanese Flower Arrangement Psychological studies of human development. Project management practical approach State Sovereignty and International Criminal Law Jasper Johns (Modern Masters Series, Vol. 7) Evidences of intensified demonic activity Sword coast players guide Shakespeare Stories (ISIS Large Print) Vital survival knowledge The Chronicles of Dubya Volume 1 The big book of health and fitness Zoltdn Gendler Szab6*