

knows that there should not be a display of cards or forms, or anything of that nature in the Chamber. We do not wish to have any advertising in this establishment. I was also going to bring to the attention of the Hon. Member for Nickel Belt, who was also displaying a long sheet, to delete all those displays, if possible, please.

Mr. Simmons: The Minister of State for Finance is most gracious, and I understand he cannot stay. I wish to correct him on two points. The fellow who sits over there is the Hon. Member for Markham, and I don't drink whisky.

I apologize, Mr. Speaker. I did not mention the bank, but I do understand, Sir. The point I am making is that there are two classes of customers. As soon as my friend took the gold card, which I am not allowed to display at this time, out of his wallet, the one you don't see, it was spotted by the teller who was allowed to see it. She, bright girl that she was, said: "Oh, you have a gold card. We don't have to charge you if you have a gold card. Why didn't you tell us before that you were a holder of a gold card from this particular bank?"

There are two classes of customer. That is the type of thing the Hon. Member for Markham had in mind, and that is the type of thing we have in mind. Bank attitude cannot be legislated. However, there is an arrogance out there the banks ought to admit to and, more important, do something about.

I mentioned the long line-ups. When I mentioned to a friend that I was going to participate in this debate, he mentioned to me that a few days ago he was in one of those line-ups. He said that he could tell me in detail the business of the lady in front of him, because he had heard the whole thing. He heard the teller advise her that she was overdrawn. That is another issue regarding the configuration of the bank and its line-ups. There is no confidentiality in those banks. You cannot go in and discuss your personal financial business. You can get appointments, I suppose, and wait the required six weeks or so. I am talking about trying to do a spontaneous transaction, when you have to come in from the street and go into the bank to do something. You should not be told in the hearing of several other people that you are overdrawn, for example.

Bank Act

• (1720)

To move quickly to another point, the banks in this country, by and large, have abandoned the small outlying areas, the less populated parts of the country. If I had time I would love to take you all to God's country, to my riding of Burin—St. George's, and to the Isle aux Morts. The Francophones call it Isle de Morts. We know in Newfoundland it is the Isle aux Morts. Then there is Middletown, Terrenceville, and Rose Blanche, but you would not find a bank anywhere because there is not one. There are a couple of thousand people in each of those communities, but there is not a bank.

The attitude is that these people should go up the highway anywhere from 30 to 90 miles if they want to get to a bank. There is not even a bank there one or two days a week. These people, through no fault of their own, are still back in the days of the mattress and the sock. They do not have basic services that are available to many other parts of this country. Why? My friend from Nova Scotia knows exactly why. Greed, not service, is the overriding preoccupation of those banks, by and large.

The Government should be very comfortable with that concept. It is the same concept the Government is allowing to go forward in railway abandonments, postal closings and airline deregulation. The watchword out there is greed. It is a situation of grab all you can and forget service to outlying areas; forget the areas of less population. If people are not living in Québec, Toronto, Niagara or the satellites of Winnipeg and Vancouver, tough titty as we say.

Some Hon. Members: Oh, oh!

Mr. Simmons: The same attitude is reflected here. That is why this Government is so comfortable with it. It is the very philosophy this Government practises on the people of Canada. Is it any wonder that the Government is standing idly by allowing the banks to practise the same philosophy on Canadians?

Let us talk about the loan policy of banks. If you wonder why I am off on these delightful tangents, Mr. Speaker, it is because I said this Bill requires major surgery in committee. The more I think about it, it may need a transplant or two in committee. The loan policy is a subject that can get me hot and heavy if it were not so late in the day. The only people who can get a loan in the bank these days, without being hassled, are the people who do not need one. Do you realize that, Mr. Speaker? The only people who can walk into a bank and get a loan are those who do not really need a loan. The security, the collateral the banks insist on, is usually several times the exposure involved in the loan.