



Caisse populaire



Alphonse Desjardins, a journalist, founded Canada's first credit union, or "caisse populaire", in Lévis, Quebec, in 1900.



In 1913 this was the main branch of the Bank of Montreal in Winnipeg.

Union Drive

Over 150,000 people work in the more than 7,000 cross-country branches of Canada's eleven chartered banks. Most are women.

Since the mid-1940s a number of labour unions have tried, with little success, to organize the clerks and tellers. In 1959 the Canada Labour Relations Board upheld the banks' contention that a single branch of a bank did not constitute an appropriate bargaining unit. This meant that unions would have to sign up a majority of eligible employees in branches across the country before they would be recognized as bargaining agents. In June, 1977, the CLRB changed its mind and ruled that a single branch could be organized.

The Independent Service, Office and Retail Workers of Canada began organizing, but without much success. Its affiliate the United Bank Workers was certified as the agent for twenty-four

branches in British Columbia and two in Saskatchewan, but the drive faltered and the union withdrew.

In January, 1978, the Canadian Labour Congress chartered a new union, the Union of Bank Employees, but its success was limited. By the middle of this year, only 118 out of a total of more than 7,300 bank branches in Canada were unionized.

At least two factors make organizing difficult: the industry has a thirty per cent annual turnover among tellers and clerks; and, though the absolute number of lower-level employees has not decreased (as it has in the United States), it is not expanding as rapidly as previously and a rapid computerizing of teller service is underway.

Automation

The Bank of Montreal was the first in Canada to introduce full function automated teller machines. The machines—which should not be confused with the more familiar sidewalk cash dispensing machines—can do most of the transactions a human teller can do except cash a cheque, answer a question or update a passbook.

The systems generally provide a booth on the bank's premises but separate from the regular banking area since they are intended to be available twenty-four hours a day. The Bank of Montreal's latest models are connected to single centralized, real-time data bases (meaning that they are instantaneous in their reactions) which