

Bank Act

We are debating Bill C-9 in its present form, and I stress the fact that it is in its present form. Thank goodness we have a committee system that works, and on this Bill it has its work cut out for it. I am grateful to the Hon. Member for Markham who has proposed, and will do so formally later in the debate, that this Bill go to the Finance Committee. That is the place for it, and we will support that.

We believe that certain improvements can be made. We do not believe that we can support the Bill in its present form, but we believe that the Bill is on the right track. It requires major surgery, and we hope some of that surgery will take place at the committee stage before we are asked to give our final commitment in terms of where we stand on the Bill.

I now wish to talk about banks, but before I start talking about his friends in the banking business, perhaps the Minister may want conveniently to leave and get a cup of tea or something. Let me put the following question to the Minister first.

In closing the debate at this stage, perhaps the Minister could verbalize what he sees as the possibilities for federal trust companies and those under provincial jurisdiction in ensuring that they too are governed by the provisions that will be in the improved Bill when we are finished with it in committee.

Is there ever a subject that one would like to talk about at greater length and with more emotion than the banks, particularly if one lives in a small rural community in Newfoundland. I suppose the same could be said of people in many other parts of this great country. Perhaps it is my upbringing, but I get the distinct feeling from the banking business that it is doing you a favour every time you walk into a bank. You feel like you should genuflect or tip your hat. One sees cattle line-ups and ropes. There are not enough tellers. The banks take you for granted, and you stand in line. Have the banks not learned that payroll days come regularly two or three times a month, or every week? Have they not learned that some days they should actually have some staff who are not having coffee?

The banks should do as good a job posting charges as they do making up little "closed" tabs for the wickets. I have gone into a bank and Miss Smith is at that one station, Miss Brown is at another, Miss White is at that one, and Miss Closed is at the other nine. The banks have the facilities but they do not have the attitude.

People whip out during their coffee breaks with only 15 minutes to deposit their cheques, because by the time they get off work the bank is closed. What do they do? They stand in a line-up 20-back and wait for one of the three open tellers because the other 9 or 10 are closed off.

It is that attitude, that callousness, that devil may care attitude that the banks exude to their customers which make customers like me suspect all the time. Is it any wonder when one receives that cavalier treatment? There is no other service oriented business, no other sector of the economy that is trying to please the customer, which would do that to a customer.

I get the feeling that there are two classes of customers, if one looks at it from the bank manager's eyes. I say to the Hon. Member for Nickel Belt that when they are not looking in the mirror they are categorizing customers. It is a very simple categorization, and even an assistant bank manager could understand this one. There is the fellow with the gold card and the fellow without the gold card.

For your information, Mr. Speaker, I borrowed this one from a Tory to make my speech. This Tory would like to be a Liberal, and we are working on him, but the gold card kind of stands in his way. There are two classes of customers. In the last few minutes this particular friend told me that he went into a branch where he had had an account for many years. They knew him extremely well, but they were putting him through the hurdles all the time. They were charging him every time he coughed or sneezed. While he was there waiting for the teller to do whatever it was she was doing for him on the other side of the glass, he reached into his pocket and hauled out his wallet—

The Acting Speaker (Mr. Paproski): The Hon. Minister of State for Finance on a point of order.

Mr. Loiselle: I would like to inform the House that it is not my card the Hon. Member is holding. Second, I would like to inform the Hon. Member for Markham (Mr. Attewell) that I will have to leave shortly in order to meet the Minister of Finance from British Columbia.

Therefore, I will not be having tea and crumpet, maybe a glass of whiskey. I apologize for having to leave in a few minutes, but I will carefully read the Hon. Member's remarks as soon as possible.

The Acting Speaker (Mr. Paproski): The Hon. Member for Burin—St. George's is a long time Member. He