

Q. If there has been no protest, why do you make that suggestion, that it is not the policy to go into competition, if no protest has been registered?—  
A. I am just reading into the thing what has been the policy since the start. It was started as a thrift scheme, you know.

Q. It is the policy of the Department not to compete with any other institution?—A. I would say that that was the foundation of the whole savings bank scheme from the start.

Q. And you do not think it desirable to extend post office savings bank business?—A. I would not say that because we are ready to extend it when we see the need for it and it is asked for.

Q. Supposing that a town in Western Canada had a bank at the present time performing the services that are usually performed; supposing that in that district a demand arose for the establishment of a post office savings bank where the people wanted to put their money in a place where their deposit would be guaranteed; is it probable that you would establish it there?—A. Oh, yes.

*By Mr. W. F. Maclean:*

Q. You regard this as a public service, this post office savings bank?—  
A. Yes.

Q. And you as an official of the Department have no objection to extending that service?—A. Not at all.

Q. What objection have you to marking cheques if it was to increase your usefulness to the public so that they could get their money right away and pay their debts, instead of having to send to Ottawa?—A. Do you mean that the depositor should draw a cheque himself on the savings bank and have it marked by some official of the Department?

Q. At the office?—A. By the postmaster?

Q. Yes.—A. Well now, I said a few minutes ago that the idea of the post office savings bank was a thrift scheme.

Q. It is a public service?—A. The accent is on the savings rather than on the bank. I said also that when we choose postmasters, they are chosen mainly to do postal business. When you come to cashing cheques and keeping individual accounts, you are adding to the complexity of a postmaster's duty; it would be a big step for us to go in for keeping individual accounts in post offices, and for a postmaster to take those cheques and mark them and pass them out as currency among the people, for that is what they will become. It is a step that the Post Office Department has been very slow in taking, because it is to a certain extent a more or less risky step.

Mr. HUGHES: Do you mean, Mr. Maclean, that the cheques would be cashed at the post office bank?

Mr. W. F. MACLEAN: I want to facilitate the getting of the money. I would want him to get his cheque marked and get his money and be able to pay his debts with it.

*By Mr. W. F. Maclean:*

Q. Is the Postmaster General in town?—A. I have not seen him.

Mr. MACLEAN: I understand he is in town and I would like to have him here. I am told that he has a policy as to extending these banks, and I would move that we call the Postmaster General here and have him state his policy. I think he wants to unfold it.

*By Mr. Hanson:*

Q. This would involve the keeping of a set of books in the post offices?—  
A. Individual accounts.

[Mr. Austin Bill.]