

mand notes printed in French? In the committee my right honourable friend answered that question in the negative.

Right Hon. Mr. MEIGHEN: I answered that clearly both in the committee and here. I said that this is a Bill dealing only with the Bank of Canada and with the relations of the chartered banks and the people to that bank, but not with the relations of the people to the chartered banks. And I stated that a change would have to be made in the Bank Act if it was desired to compel all bankers to keep constantly available two classes of notes. Under this Bill the chartered banks and the public have the right to ask for notes in either French or English, as desired, from the Bank of Canada or any of its agencies, that is, any office of the Receiver General. But the measure does not entitle any person to make a demand of any kind whatever upon a chartered bank. It is the Bank Act which governs relations between the public and the chartered banks.

Hon. Mr. DANDURAND: Honourable members, I desire to join issue with my right honourable friend on the interpretation that he has just given to section 24 of the Bill, and particularly to subsection 4. He has told us of what took place in a committee of the House of Commons. I might perhaps have demurred to his making that statement, inasmuch as we here have no right to take cognizance of the proceedings of the Commons or any of its committees. However, I do not intend to follow him into that field, because, except for what I have learned from newspaper head-lines, I am unaware of what was done with this Bill in another place. I shall remain on our own ground, dealing with what has taken place within our own precincts, the material which has come from our own committee, and the statement of my right honourable friend.

I had taken it for granted, as I believe 99 per cent of our people had, that after the passing of this Bill any person could demand of any bank in Canada notes in either the French or the English language, as he pleased, and that his demand would be honoured. I submit that the wording of section 24 bears out my conclusion. I will read three subsections only:

24. (1) On and after the day on which the Bank is authorized to commence business the Bank shall, except as provided in The Bank Act, have the sole right to issue notes payable to bearer on demand and intended for circulation in Canada and may, subject to the provisions of section twenty-six of this Act, issue such notes to any amount. Such notes shall be legal tender, and shall be the first charge upon the assets of the Bank.

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(2) It shall be the duty of the bank to make adequate arrangements for the issue of its notes at its head office and at its branch offices and agencies in Canada, and to supply such notes as required for circulation in Canada.

(4) The form and material of the notes shall be subject to approval by the Minister: Provided that notes in either the English or the French language shall be available as required.

My right honourable friend declared, I believe to the surprise of every other member of the committee, that this section meant only that the chartered banks could demand from the Bank of Canada notes in either language.

Right Hon. Mr. MEIGHEN: Oh, no.

Hon. Mr. DANDURAND: To-day my right honourable friend enlarged his statement by declaring that anyone may demand notes in either language from the Bank of Canada and any of its agencies.

Right Hon. Mr. MEIGHEN: I said that yesterday.

Hon. Mr. DANDURAND: What struck me most was his view that the people were not to have the right to demand a note in either language from any bank in Canada. I thought, as I believe most people did, that this legislation was designed for the convenience of the people. But no. According to my right honourable friend's interpretation, it is for the convenience of the banks.

Right Hon. Mr. MEIGHEN: My honourable friend does not think that is my interpretation.

Hon. Mr. DANDURAND: In his opinion, the banks will declare their policy and act according to their own views in the distribution of their notes.

Right Hon. Mr. MEIGHEN: According to their customers' views.

Hon. Mr. DANDURAND: My honourable friend again corrects his general statement to some extent. He now says the distribution will be according to their customers' views. But will those views prevail at the bank wickets, or will the banks be able to refuse the request of their customers? This is where my right honourable friend and I disagree. He believes that this legislation is made for the convenience of the people, and he says that the banks may hand out notes in either language, as requested by any customer. But I am now speaking of a right. If a citizen goes to a bank counter anywhere in Canada and asks for a note in French or in English, as the case may be, will the bank be entitled to refuse it to him? If so, then the only people who will have a right