

*Bills of Exchange Act*

exchange of opinions on the five-day week. It shows there is no unanimity of opinion in the house and, I would suggest even, in the C.C.F. party; because most of us will remember that only last week the hon. member for Moose Jaw was suggesting that a longer week than five days was desirable at this time in the building trades.

Then I should like to refer to the remarks of the hon. member for Portage-Neepawa. First I can say that we were delighted to hear him speak. We members on the government side have a very high respect for him, and his great ability. Because of his position, he speaks very seldom and we believe, as does the hon. member for Kamloops, that he should speak more often. He suggested it would be good common sense for the banks to make provision for their farmer customers to be able to transact their business at a convenient hour. I agree. One point which perhaps has not been made clear about the bill is that it gives protection not only to the banks but also to customers of the banks against being expected to negotiate bills on Saturdays if the banks are closed.

The hon. member for Acadia raised the point that he did not think this was a desirable time to press for the five-day week. I think many people who are concerned about production and the causes of inflation can agree with that statement, but I should like to point out that this situation has been forced on bank managers. Whether the five-day week is or is not desirable at the present time, the fact remains that in the larger cities the banks are having extreme difficulty in securing adequate and competent help. As a consequence they have raised salaries. Anyone who compares bank salaries today with those of the pre-war period will be surprised to see the increase. However, there is the other point I mentioned earlier, namely that there is one category of employees who are not as much interested in the perhaps small difference in bank salaries compared with other clerical salaries as they are in having Saturdays off. I think most of us have noticed the increased dependence banks are placing on women to do their clerical work. I believe they have found, and I think we as customers have found, that they do the job very well, but most of these women do not enter into bank work as a career. Like other women they are looking forward to marriage, and I think some of them feel they are in a better position so far as marriage is concerned if they are off all day Saturday and Sunday as are most men in industry.

These are facts which have been drawn to my attention by the bank managers who are dealing with the problem. I give them in answer to the statement of the hon. member

[Mr. Sinclair.]

for Acadia that this is not the time to encourage the five-day week. This country, and especially the Department of Finance, is interested and feels it is important that our banks have adequate and competent staffs, and the bank managers say that under present conditions they are having very great difficulty in obtaining them in the larger cities unless they have the right to institute the five-day week. I think I have covered the points raised by hon. members.

**Mr. Fulton:** It is an interesting proposition that has just been put forward by the parliamentary assistant that in order to secure a husband a girl who works in a bank needs Saturday morning as well as Saturday afternoon and every evening. However, perhaps something has been said which convinces him of that necessity. I wanted to ask him one question with respect to the section which is now being enacted, and having to do with subsection 3. It is provided at the end of that clause that the non-acceptance or non-payment on Saturday of a cheque so presented does not entitle the person presenting it to treat the cheque as dishonoured by non-acceptance or non-payment. In other words, after first providing that the bill or note payable on demand cannot be presented on Saturday, the section then goes on to say that notwithstanding that fact if the bank is open it can be presented on Saturday.

**Mr. Sinclair:** Only a cheque.

**Mr. Fulton:** Then it continues with the words to which I have just referred. Does the parliamentary assistant not think that some difficulty is going to arise there unless it is made clear that the only non-acceptance or non-payment on Saturday of a cheque presented for payment, which will not result in the cheque being treated as dishonoured, will be non-acceptance on account of it being Saturday? It seems to me that if a cheque presented on Saturday is not accepted because there are not sufficient funds in the account, that should be as much reason for treating it as dishonoured on Saturday as on any other day. Therefore I am wondering whether in order to make it clear some such words should not be included as "non-acceptance or non-payment on a Saturday of a cheque so presented, by reason only of anything in this section contained, does not entitle the person presenting it to treat the cheque as dishonoured". In other words I think it should be made clear that the normal reasons for rejecting a cheque, such as not sufficient funds and so on, which would justify its being treated immediately as dishonoured, will continue to apply on Saturday. Otherwise it seems to me you have ruled out those reasons for dishonouring on Saturday.