## Bank Act

I ask the Hon. Member if he is he was really supporting this Bill. If he is, then I do not understand why he is supporting this Bill.

Mr. Simmons: Mr. Speaker, I thought I had made it clear but before I respond to the second question, let me respond to the first point. The answer to the whiskey question is that I have never quit because I never began. However, that is another issue altogether.

I thought I made it clear that at this stage we cannot support the Bill. I thought I had made it clear to him that we do not think there is enough transparency disclosure. We think there ought to be more signage in the banks. I believe I had implied that as I went through.

I certainly, in one of my last points, mentioned the other major reservation we had about the Bill, that is, that these people receiving those bad cheques in good faith ought not to be penalized. There are two or three points that he obviously missed on the way through, so I will talk more slowly the next time. I guess my short answer to him is: "Meet me in committee, Louie".

The Acting Speaker (Mr. Paproski): The Hon. Member for Cumberland—Colchester on a question or a comment.

**Mr.** Casey: I have just a few observations. The Hon. Member for Burin—St. George's (Mr. Simmons) referred to me in his speech so I thought I should respond a little.

First of all, it is not my gold card either, Mr. Speaker, that he has. I want him to make that clear. He suggested that the gold card makes two classes of people, and I think that its not right. I should say that I do not want this to be construed that I am here to defend the banks, because I am not. A gold card does not make a second-class citizen or a first-class citizen. You buy the gold card and you use it for services, the same as you buy a card to get on the buses downtown. You can get on the bus with a card or you can get on the bus with money. It does not make any difference.

The other point he made was that he invited us all to go to Ilse aux Morts where there are no banks. Probably even more important, there are probably no car dealerships in Ilse aux Morts or bookstores either. I do not know. I have never been there, but I would be welcome to accept his invitation to go at any time.

I would just like to mention that recently the Lloyds Bank was going to close a branch in my constituency in Truro, Nova Scotia. We asked them to reconsider that and they did. We appreciated it in our constituency that they did reconsider their plan to close the bank. They left it open and they re-manned it and it is up and away again. My only question would be: When will I get my invitation to Ilse aux Morts?

Mr. Simmons: I thank my good friend for Cumberland—Colchester. He will be aware that Truro is a long way from Ilse aux Morts. Physically it is a long way but in other ways it is a long way as well. He is a car dealer. If you listen to him long enough you would think he is a used car dealer. He states that the card does not make the difference. He gave us the answer as to what does make the difference. Money makes the difference, money. He stated that there were no car dealerships in Ilse aux Morts. Come on down, come on down. I will tell him that until he gets there and sets up a dealership, I will tell him what is in Ilse aux Morts-people who work 12 months around in fishing boats and fish plants. What is in Ilse aux Morts is this: a very big payroll, a very big year-round payroll, and no place to put it except in socks.

The Acting Speaker (Mr. Paproski): I am going to recognize the Hon. Member for Humber—St. Barbe—Baie Verte, and then I am going to recognize the Hon. Member for Mississauga South, and that will be it for the questions and comments. The Hon. Member for Humber—St. Barbe—Baie Verte.

Mr. Tobin: Mr. Speaker, I would like to address a comment and a question to my colleague who just gave a very powerful and compassionate speech, one that empathizes not with the car dealers of the planet and not with the woolly-eyed socialists who in their attempt to reach Utopia want to nationalize all the banks, but one that empathizes with ordinary Canadians. That is the difference between the Party that thinks that the bottom line is the car dealership and the Party that thinks the bottom line is theory. This Party is concerned with flesh and blood people.

Because there seems to be some confusion among those who occupy the extremities of the Canadian political thought, the doctrinaire people, those on the right and those on the left, I would like to give the Member a chance once again to make clear exactly what he said.