

*Bills of Exchange Act*

worked from sunrise to sunset, and sometimes before and after that. The first job I got when I went out to Vancouver was delivering milk. That was a seven day a week job, and I had to get up in the morning about two-thirty. Milkmen in Vancouver do not do that any more, which is a social improvement.

I think the hon. member for Hastings-Peterborough (Mr. White) put his finger on a very important point, when he drew to our attention that the chartered banks of this country have a very valuable concession from the government in their bank charters. They provide banking service in the same way that railroads provide transportation service. The railroad workers have a five-day week, but that does not mean that all the railroads in Canada stop on Friday night. They carry on through Saturdays and Sundays just the same as the other days of the week.

I see no reason why the bank employees should not have a five-day week without the banks closing on Saturday mornings. They are open now only from nine until eleven, two hours. Surely they could continue to give that service and at the same time give their employees a five-day week. I want to tell the hon. member for Kamloops (Mr. Fulton) that if the five-day week is adopted by the banks it will not be as a result of collective bargaining between the bank employees and the bankers. It will come about when the management decides to put it into effect and the employees will not have anything to say about it. Today the bankers take good care to see that there is no bank employees' organization to carry on collective bargaining.

A great deal could be said on this question of the five-day week, but that is not the real issue involved. When there is less employment it will be far more difficult for industrial workers to maintain the five-day week than it is now. They have obtained the five-day week fairly easily because of the tight employment situation in the past ten years. It was not given to them as something socially desirable. I submit that the five-day week is a good thing.

Motion agreed to, bill read the second time and the house went into committee thereon, Mr. Dion in the chair.

On section 1—*Saturdays*.

**Mr. Sinclair:** Perhaps I could clarify one or two points that have been raised by hon. members. The hon. member for Kamloops was the first to refer to the problem that would arise in country areas where farmers

come in on Saturdays and are accustomed to do their banking business at that time. The banks are well aware of that and are just as anxious as any other business to provide proper service for their customers.

In the discussions between the bankers' association and the Department of Finance they indicated that as far as possible they would keep country banks open for purposes other than the Bills of Exchange Act, for the purpose of cashing cheques, making deposits and so on. A farmer could come in and talk to the bank manager about a loan, cash a cheque or make a deposit in his savings account. As has been pointed out by other speakers, the banks have already cut back their hours on Saturday morning.

The hon. member for Vancouver East has suggested that the banks follow the practice of other businesses and put their employees on a five-day week but keep open six days in the week. Certain difficulties arise in connection with that. It has been suggested that it should be possible to rotate employees in order to provide this type of service.

The hon. member for Middlesex West and others have mentioned workers who might draw their pay on Fridays might not be able to cash their cheques on Saturday. We had correspondence on this matter from teachers whom you would think would be the last to complain of anyone having a five-day week, as they have had a five-day week for many years. They were not complaining about that, but they were pointing out that those who teach in residential areas would have access to banks only on Saturdays. It has been suggested that the banks should investigate what is done in Detroit where they keep open from seven to nine o'clock in the evening but where they work a five-day week. They keep open in the evening for the purpose of cashing cheques and accepting deposits.

**Mr. Knowles:** Is that every night or just one night a week?

**Mr. Sinclair:** Just one night a week. The bankers are well aware of the problems which are going to arise with their customers. Despite what the hon. member for Hastings-Peterborough has said, I would point out that the ten chartered banks are no monopoly in this country. That will be borne out by anyone who has watched two rival bank managers in a small town competing for business.

**Mr. White (Hastings-Peterborough):** In many small towns there is only the one branch.

**Mr. Sinclair:** As has been pointed out, this is not a bill dealing with the five-day week. It is to amend the Bills of Exchange Act. It has been very interesting to have this