

Bills of Exchange Act

Mr. Robert McCubbin (Middlesex West): Mr. Speaker, I do not intend to get into this controversy with respect to farmers and labour, but I do wish to say something in respect of the five-day week as applied to the banks. I have every sympathy with the workers in banks; they work hard and long. Nevertheless I do not think anything could be more unpopular than the closing of banks on Saturday morning, because not only the farmers but the workers as well will suffer. In the constituency I represent those who work in factories are paid on Friday. They go to the banks on Saturday morning to cash their cheques, and on Saturday afternoon they pay their bills, which have been running for two weeks.

Two classes will suffer; those who work in the factories, and the farmers. Then in my constituency the farmers ship cattle on Saturday mornings. They receive their cheques and go to the banks to deposit them. They do not want to run to town every day of the week, when one day should be sufficient. That day is Saturday morning.

While I support this measure, nevertheless I think it is a most unpopular move in respect of both farmers and workers.

Mr. Drew: For the information of the house, may we be told whether, in the absence of the Minister of Agriculture (Mr. Gardiner), what has been said by his parliamentary assistant can be taken as the official position of the Department of Agriculture. It would be helpful to the house to know whether that statement can be taken as the view of the department?

Mr. McCubbin: I speak for myself, and nobody else.

Mr. G. S. White (Hastings-Peterborough): Mr. Speaker, I am not a farmer, but I do agree with comments made by hon. members who are farmers and who represent farm communities. I realize that this measure is simply to amend the Bills of Exchange Act so that the banks, as soon as it is passed, will be in a position where they can close all day Saturday. From what I have learned from my banker friends, that is their intention.

The parliamentary assistant mentioned, as one reason given by the banks for this change, the fact that they are unable to get help in competition with other occupations having a five-day week. If the banks paid somewhat higher wages I think they would have little difficulty in getting the type of help they require. It is not long ago that the banks from coast to coast instituted a program whereby banking hours on Saturday morning were changed to 9 to 11. That change was

[Mr. Sinnott.]

made without consulting anyone. It mattered little to them whether it suited the tens of thousands of bank customers. The change was made as a convenience to the banks. So far as I know—and I have had some experience in dealing with banks and bank customers—that move was very unpopular.

I know, further, that if banks are going to close all day Saturday it will be most unpopular. After all, banks in Canada enjoy an exclusive monopoly. They render certain services to the public in the smaller places which cannot be rendered by any other organization because in those communities there are no trust companies or anything of that nature.

If this bill passes and the banks are clear as far as the Bills of Exchange Act is concerned, they will have a five-day week. That is not going to be popular in the rural communities of Ontario, as it will hinder many operations. Much has been said in the house about the five-day week. I think that is one of the curses of this country today. Nobody wants to work. When you and I were young, Mr. Speaker, who ever thought of a five-day week? If we had worked only a five-day week you would not be sitting up there and I would not be sitting down here. The sooner we get away from this idea of a five-day week with everyone from coast to coast being supported by the government, the sooner we get some more backbone in us, the sooner we will have a better country.

Mr. Angus MacInnis (Vancouver East): Mr. Speaker, I think there have been some good points made by non-farmer and farmer members, and also some statements that are not so good. The five-day week, as we have it, is a matter of bargaining between employer and worker. The worker tries to drive the hardest bargain he can in the sale of his labour. The shorter the hours of work and the higher his wages, from his point of view the better bargain he has made. That is the way we look at these things in this commercial world. The five-day week has not come about as a matter of government policy; it is a matter of bargaining or, if you like, pressure as between one group and another. Whether it was socially desirable or not was never a matter for consideration. If the industrial work of this country was carried on in the same way as a great part of our farming is carried on, we would still be working ten or twelve hours a day and would not have the production we have today. Several hon. members have spoken about the hours they had to work when younger. I was brought up on a farm and like any other farmer