

## IN DEPTH: WORKING FOR THE BANK IN THE EARLY TWENTIETH CENTURY

Peter Pupkin's life seems bleak. He lives in a rooming house. He earns \$800 a year. He is unable to marry because his salary is below the bank's minimum requirement for marriage. Pupkin's bleak life is similar to the life of most Canadian bank clerks at the time of *Sunshine Sketches*.

The working conditions for junior employees of Canada's banks traces back to the Scottish tradition of banking. According to Duncan McDowall's history of the Royal Bank *Quick to the Frontier*,

Scottish bank clerks led a dismal life, enduring low pay, little prestige, and stiff discipline, all in the interest of job security and later advancement. The entire apprenticeship experience in Scottish banking was intended to build character – accuracy, probity, and loyalty being key attributes of a tenured bank officer.<sup>72</sup>

Young bank clerks usually lived in the bank. Their work and life were governed by complex rules and regulations. Clerks were required to stay debt-free, avoid financial speculation, and be ready and willing to move across the country to new branches at a moment's notice.

The banks believed that meeting these requirements would be easier if their clerks were not married. To the banks, marriage was a distraction that would lead to clerks taking on debt to buy a home and start a family. As well, marriage would complicate the bank's ability to move their young clerks around the country, and it would increase the costs of staff relocation. This is why bank clerks at the time were prohibited from marrying until their salary was \$1000 a year. It was a way that the banks could control their staff's life for their own benefit. *Sunshine Sketches* addresses this issue:

Pupkin's salary was eight hundred dollars a year and the Exchange Bank limit for marriage was a thousand.

I suppose you are aware of the grinding capitalistic tyranny of the banks in Mariposa whereby marriage is put beyond the reach of ever so many mature and experienced men of nineteen and twenty and twenty-one, who are compelled to go on eating on a meal ticket at the Mariposa House and living over the bank to suit the whim of a group of capitalists. (129)

Banks kept these policies until after World War II. The Royal Bank, for example, had restrictions on marriage until 1954.

An event that helped bring about the end of bank marriage policies was a 1939 court case in Scotland. It brought negative attention to how banks restricted marriage. In July 1935, Scotland Commercial Bank clerk William Notman announced that he would get married, against the bank's

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McDowall, Duncan. *Quick to the Frontier: Canada's Royal Bank*. McClelland and Stewart, 1993, p. 95.



will. The Commercial bank responded by dismissing Notman. In return, Notman took the bank to court. The case received international attention.

The bank's defence was that they dismissed Notman for his lacklustre job performance, not his marriage. While the specifics of the court case revolved around the bank's internal evaluation policies and whether or not Notman lived up to them, the public focussed on the bank's marriage restrictions. Novelist Eric Linklater perhaps best-captured public sentiment towards the banks when he wrote in the July 18, 1936 *New Statesman*:

Bankers ... are not the only people condemned to celibacy and three pounds a week. A priest of the Church of Rome is paid even less and promised more strictly to chastity. A priest of the Church, however, is compensated for these disabilities by his conviction that he is serving the kingdom of God, and such compensation may be thought sufficient.

But the bank clerk, wifeless, and underpaid, is serving a bank. Do the governors believe their prestige is equal to God's?<sup>73</sup>

The jury decided the case in Notman's favour. He was awarded £1000 plus his court costs. The Commercial Bank appealed the ruling twice. They lost both times. While the ruling did not overturn the right of the Scottish banks to regulate marriage, the negative public attention undermined the banking industry's moral authority to regulate marriage. Soon banks began dropping their restrictions on marriage.

## DISCUSS

1. How much control should an employer be allowed over the lives of their employees?
2. *Sunshine Sketches* makes an interesting point about how unchecked power of capitalists can lead to social unrest and even revolution:

Whenever Pupkin thought of this two hundred dollars he understood all that it meant by social unrest. In fact, he interpreted all forms of social discontent in terms of it. Russian Anarchism, German Socialism, the Labour Movement, Henry George, Lloyd George, – he understood the whole lot of them by thinking about his two hundred dollars. (129)

- a) Look up the reform and revolutionary movements in this passage. What was each group's critique of society? What was each group's vision for society? How did each group propose to achieve their vision for society?
  - b) When power is imbalanced in society, is there a risk of upheaval and even revolution?
3. Leacock was a conservative who opposed revolutionary socialism. However, he also believed there was a great deal that we could learn from socialism to improve society. What was Leacock trying to accomplish by including Pupkin's dissatisfaction with bank marriage policies in *Sunshine Sketches*?

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McKinlay, Alan. "Banking, bureaucracy and the career: the curious case of Mr. Notman." *Business History*, vol. 55, no. 3, 2013, p. 439.