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Bankers' Hours:

Life Behind the Wicket at the *Banque d'Hochelaga*, 1901-21

Ronald Rudin

THERE IS AS YET only a very limited literature addressing the changes that occurred in the working conditions of office employees in Canada during the era of the emergence of the large corporation, roughly from 1880 to 1920. An outline of these changes has been provided by Graham Lowe in several works geared to describing the "administrative revolution."¹ Concentrating upon the influence of the principles of scientific management, Lowe described a situation in which the number of workers in an office increased and in which the tasks performed by these workers were broken down into their component parts. As the job done by any one male worker was simplified, his wages failed to keep up with those paid to men working in manufacturing. Moreover, the deskilling of clerical tasks facilitated the large-scale entry of women into the lowest levels of office work.

As Lowe was well aware, these general characteristics of work in the modern office were likely to vary from sector to sector and from region to region. Nevertheless, little research has been done to date showing how white-

¹ Lowe's findings have been presented in the following works: "The Administrative Revolution: the Growth of Clerical Occupations and the Development of the Modern Office in Canada, 1911 to 1931," (Ph.D. thesis, University of Toronto, 1979); "Women, Work and the Office: the Feminization of Clerical Occupations in Canada, 1901-1931," *Canadian Journal of Sociology*, 5 (1980), 361-83; "Class, Gender and Job in the Canadian Office" *Labour/Le Travailleur*, 5 (1982), 11-37; "The Administrative Revolution in the Canadian Office: An Overview," in Tom Traves, ed., *Essays in Canadian Business History* (Toronto 1984), 114-33.

collar employment differed in various settings.² By concentrating upon the work force of the *Banque d'Hochelaga* between 1901 and 1921, this article is geared towards filling that void. The bank was established in 1874 with its head office in Montreal, and it continued to operate until its name was changed to the *Banque Canadienne Nationale* in 1925. The personnel records for the employees of this bank across this period have largely survived. Significantly, these records, compared to those which have survived regarding the employees of other banks,³ provide detailed information regarding various aspects of each worker's career with the Hochelaga, such as changes in salary, and movement from post to post, or from branch to branch. In addition, there is information regarding such personal matters as the age of the employee, work experience prior to joining the bank, and marital status. This article is based upon an analysis of these types of information for all workers in the employ of the *Banque d'Hochelaga* at the start of 1901, 1911, and 1921, these years having been selected to facilitate comparisons with both census data and the findings of other researchers such as Lowe.⁴

In certain respects the changes experienced by the employees of the bank reflected the distinctiveness of bank employment within the larger world of clerical labour. Unlike almost any other large-scale employer of white-collar workers, the Canadian banks expected their employees to move from branch to branch with great regularity. This was particularly the case in the early twentieth century, when the number of branches in operation increased from 708 in 1900 to 4,676 in 1920. As will be seen in the following section, the opening of these branches created some problems for the employees of all Canadian banks that differed from those faced by office workers in other sectors.

At the same time, however, there were also certain ways in which the

² Lowe provided some comparisons, mostly pertaining to salaries, regarding workers in different industries. Such a comparative approach is also evident in David Coombs, "The Emergence of a White Collar Workforce in Toronto, 1885-1911," (Ph. D. thesis, York University, 1978). Coombs' work is of limited use to the questions under consideration here due to his use of a period that preceded the most dramatic expansion of the labour force in the banks. Moreover, his data regarding bank employees cover only a limited period of time and fall short of tracing workers across their careers.

³ Lowe relied upon Bank of Nova Scotia personnel lists that provided little more than the salaries paid.

⁴ All information in this article pertaining to *Banque d'Hochelaga* employees comes from documents in the *Banque Nationale du Canada* archives. Two types of documents were used to piece together the careers of workers during the five years selected for study. Up until 1912 a list of the salaries of all employees was approved on an annual basis by the bank's directors. These lists provide the means of seeing the movement of workers from office to office and job to job, although changes that occurred during the course of the year cannot be viewed. This problem was resolved when in the early 1910s the bank began to keep files for each employee noting a variety of types of biographical information as well as detailed information regarding the mobility of each worker. Using these two types of data the careers of over 1,600 workers were examined, a job that could not have been completed without the help of Francesca Worrall.

Hochelaga workers experienced conditions not typical of most other banks. Lowe has commented on the need for historians to recognize the impact on clerical workers of "the specific interplay of supply and demand forces in local labour markets."⁵ Lowe, for instance, concentrated upon the employees of the Bank of Nova Scotia in Ontario, who were almost invariably English speakers. By contrast, as a bank whose affairs were concentrated in Quebec where it dealt largely with a French-speaking clientele, the Hochelaga looked to a French-speaking pool of labour, a characteristic it shared with other institutions known as the "French banks."⁶ In 1921, 96 per cent of the Hochelaga's nearly 1,300 workers were French, a fact that influenced both the wages that the bank paid and the extent to which it employed women. The second section of this article will discuss the ways in which the Hochelaga's dependence upon a distinctive labour market created working conditions considerably different from those elsewhere in the industry.

I

Bank Branches and the Increasing Instability of Employment

FOR THE *BANQUE d'Hochelaga* in particular, and for Canadian banks in general, the administrative revolution, as described by Lowe, was most evident in the head office. In 1901 the Hochelaga's head office consisted of only 38 employees, a figure that had grown to 179 twenty years later. The 1921 head office employees worked at 50 different jobs, and with this reduction of jobs into their component parts, women came to play a significant role. There was only one woman working for the Hochelaga in 1901, and but six in 1911; by 1921 this figure had reached 208, or 16 per cent of the bank's total work force. In the head office, however, where the deskilling of jobs was most advanced, the proportion of women reached one-third. In a similar fashion, women were much more prominent in the head office of the Bank of Nova Scotia than they were in that bank's total work force.⁷

Developments at the head office tell only a small part of the story regarding the working conditions experienced by bank employees in the early 1900s. As Table 1 indicates, an evergrowing percentage of *Banque d'Hochelaga* workers were employed at its various branches, where conditions were very different from those at the head office. Many of these branches consisted of no more

⁵ Lowe, "Class, Gender and Job," 25.

⁶ Throughout the period between 1901 and 1921, three of Canada's chartered banks secured their funds from and extended their credit to a largely French-speaking clientele. In addition to the Hochelaga, the *Banque Provinciale* and the *Banque Nationale* also operated. For further details regarding the affairs of such banks, see my *Banking en français: the French Banks of Quebec, 1835-1925* (Toronto 1985).

⁷ In 1921, 41 per cent of the head office employees of the Bank of Nova Scotia were women, as opposed to 23 per cent of the bank's total work force. See Lowe, "The Administrative Revolution," 193.

than a manager, an accountant (or assistant manager), and a junior clerk. In 1911 only 20 per cent of the bank's workers served in offices with three employees or fewer, but this had increased to 40 per cent by 1921. The establishment of the Hochelaga's system of branches was part of a process taking place across Canada as banks tried to increase their hold upon savings deposits which, by the early twentieth century, had become their major source of loanable funds. So prolific were the Canadian banks in establishing branches, that in 1922 the Canadian Bankers' Association could brag that the ratio of population to branches was lower in Canada than "in any leading anglo-saxon country."⁸

TABLE I
Branches and Employees of the *Banque d'Hochelaga*, 1901-21

Year	Number of Branches	Total Work Force	Employees in Head Office	Percentage of Workers in Head Office	Average Number of Workers Per Office
1901	15	118	38	32%	7.7
1911	35	315	66	21%	8.9
1921	196	1265	179	14%	6.4

Source: *Banque Nationale du Canada* (BNC), *Banque d'Hochelaga* personnel records.

Bank workers had cause to be less enthusiastic about this expansion as it introduced an element of physical mobility to their jobs that was still not very pronounced at the start of the 1900s. The banks feared leaving an employee in any one branch for a long time because familiarity with the clients might lead to poor business decisions. There is little evidence, however, that the banks recognized the difficulties that might emerge for an employee in the face of a succession of moves from town to town. In his presumably autobiographical novel *The Canadian Bank Clerk*, published in 1913, J.P. Buschlen described the unhappy career of his protagonist Evan Nelson who passed from branch to branch, never able to develop close ties with either fellow workers or local citizens.⁹

The career of the fictitious Evan Nelson was paralleled by that of Honoré Authier who worked for the *Banque d'Hochelaga* from 1917 to 1921, serving in eight different branches. That Authier's experience was a reflection of bank policy was made clear in the Hochelaga's 1924 book of rules for its employees.

⁸ *Journal of the Canadian Bankers' Association* (hereafter JCBA), 30, (1922), 262.

⁹ J.P. Buschlen, *A Canadian Bank Clerk* (Toronto 1913); see also his, *Behind the Wicket: Short Stories Relating to Life in the Canadian Banks* (Toronto 1914).

It noted that "pour assurer le bon fonctionnement des succursales, la Banque est obligée de faire des changements fréquents dans son personnel: lorsqu'un déplacement est jugé utile dans l'intérêt de la Banque et de l'employé, elle est en droit de compter sur le prompt assentiment de ce dernier."¹⁰ The effect of this policy could be seen in the fact that barely half of the 1921 employees of the bank had spent their entire careers up to that point in one branch, while 75 per cent of the Hochelaga's workers were able to make the same claim in 1911. Among the 1911 work force, the average stay of an employee in any one branch was 4.5 years, but this had fallen to 2.6 years among the 1921 employees.¹¹

Along with the instability that came from the need to move from branch to branch, the employees of the Hochelaga had little reason by the 1920s to expect that their stay with the bank would be as long as had been the case even a decade earlier, prior to the opening of so many new branches. While only 28 per cent of those employed in the bank in 1911 stayed with it for five years or less, this figure approached 50 per cent for the workers of 1921. In part, this change reflected the bank's use of its smallest branches as a testing ground to separate the promising worker from the mediocre. This weeding out process was absolutely essential from management's point of view due to its need to recruit workers who had relatively little work experience prior to entering the bank. The expansion of the Hochelaga's work force between 1911 and 1921 coincided with an increase in the percentage of workers with no previous work experience from 26 per cent to 45 per cent. Given the bank's wary attitude towards its new employees, it is little wonder that there was a considerable increase in the percentage of workers who left the service of the Hochelaga due to being fired. While only 16 per cent of all 1911 employees left for this reason, the figure increased to 30 per cent ten years later.

There were even some significant changes between 1911 and 1921 as to the reasons why workers chose voluntarily to leave the bank's service. While the single most common reason for voluntarily leaving the bank in 1911 was to retire with a pension, large numbers of employees in 1921 left due to ill health, which may well have been a euphemism to conceal the withdrawal of a worker who would otherwise have been fired. To the extent that the incidence of illness among bank workers really had increased, this would seem to be consistent with the general instability of working conditions. As one contributor to the *Journal of the Canadian Bankers' Association* noted in 1911, a bank employee required "a strong constitution, sound nerves, and an unconquerable stomach."¹²

¹⁰ Banque d'Hochelaga, *Règlements et instructions à l'usage du personnel* (Montreal 1924), 11.

¹¹ World War I played a very minor role in influencing the careers of *Banque d'Hochelaga* workers. As we will see later, few of the bank's employees participated in the war. Accordingly, the 1911 and 1921 situations can be compared without concern for the impact of the war.

¹² *JCBA*, 18 (1910-11), 57.

By 1921 still other workers were leaving the bank's employ in order to marry. Particularly at the lowest levels of the bank's hierarchy, workers were effectively barred from marrying until they earned what the bank saw as a sufficient salary.¹³ The banks feared that an employee who married on a meagre salary might accumulate large debts and then be forced to repay them through the embezzlement of bank funds. Perhaps even more significantly, the banks recognized that it would be more difficult to move a married worker from branch to branch than a single one. Accordingly, while 80 per cent of the Hochelaga's workers were married in 1911, this percentage fell to 33 per cent in 1921 due to the entry into the bank's service of large numbers of new employees at the lowest levels.¹⁴ Between 1911 and 1921 the number of junior clerks increased from 29 to 122, but not one of the juniors of 1921 was married.¹⁵ Further up the bank's hierarchy, at the level of branch manager, over three-quarters of all employees were married, but for these workers, who had already served in a number of branches, the bank's ability to move them at a moment's notice was less crucial.

In terms of marriage regulations, as in other respects, the emergence of the banks as large corporations with numerous branches worked against the prospects of an employee enjoying a long career with a certain stability. From the point of view of industry spokespeople such as H.M.P. Eckhardt, the movement of workers from town to town "instilled a pleasurable excitement into the daily routine."¹⁶ Workers, not surprisingly, were less enthused, and when the short-lived Canadian Bank Employees Association (CBEA) took root across the country in 1919, one of its goals was to limit the ease with which workers could be moved.¹⁷ The instability of employment which was evident throughout the banking sector, in French and English banks alike, differentiated the conditions of labour for bank workers from those experienced by other white-collar employees. That French-speaking bank workers were as dissatisfied with these

¹³ Banque d'Hochelaga, *Règlements*, 13.

¹⁴ Among Toronto white-collar workers there was a similar decline in the early 1900s. See Coombs, "The Emergence of a White Collar Workforce."

¹⁵ Five categories of workers are discussed in this article. The secretarial staff consisted of stenographers and typists whose day to day tasks were not directly related to the disposition of bank funds. Their position was somewhat analogous to the various service employees (messengers, cleaners, elevator operators, etc.) whose position is not considered here. The juniors were beginning clerks who usually moved up into one of the many clerical jobs within a year or so. The clerical category includes employees up to the rank of assistant manager. The managerial category then includes both assistant managers and managers in the branches as well as all but the most important positions in the head office. These leading lights are included in the executive category.

¹⁶ H.M.P. Eckhardt, *Manual of Canadian Banking* (Toronto 1913), 14.

¹⁷ Affiliated with the Trades and Labour Congress, the CBEA received considerable publicity in December 1919 when it held large assemblies in both Montreal and Toronto. When the banks refused to talk with the CBEA the association quickly disintegrated.

conditions as their English counterparts was reflected in the establishment of a distinct French section of the CBEA. The banks responded to the formation of the employees' association by making vague references to the excellent salaries and prospects for promotion that were available. In terms of issues such as these, however, there was a considerable difference between the conditions faced by workers in the French banks such as the Hochelaga and those experienced by the employees of the English-run institutions.

II

Salaries, Promotions, and the Employment of Women in a French Bank

IN 1942 THE FIRST strike against a Canadian chartered bank took place when roughly 200 Montreal employees of the *Banque Canadienne Nationale* (BCN) walked out in protest over low wages. The Office and Professional Workers Organizing Committee (OPWOC) concentrated its efforts in Montreal upon the employees of the BCN and the *Banque Provinciale*, (the two French-run banks still in existence in the 1940s) due to the abysmally low salaries that the two institutions paid. OPWOC claimed that "the average salary for a teller in the BCN with nine years of experience [was] less than the average for a teller in the

TABLE 2
Banque d'Hochelaga and Bank of Nova Scotia (Ontario)
Salaries Compared for Selected Posts, 1911-21

	Managers & Executives	Clerks	Juniors	Secretaries
<i>1911</i>		<i>Men</i>		
Hochelaga	1536	592	237	—
Nova Scotia	2601	529	336	—
<i>1921</i>				
Hochelaga	1711	779	440	743
Nova Scotia	3008	918	507	950
<i>1911</i>		<i>Women</i>		
Hochelaga	—	—	—	526
Nova Scotia	—	603	598	610
<i>1921</i>				
Hochelaga	933	598	452	760
Nova Scotia	—	865	900	1001

Source: Lowe, "Class, Job and Gender," 26; BNC, *Banque d'Hochelaga* personnel records.

Bank of Montreal with two years' service."¹⁸ The same sort of unfavourable comparisons with the English banks could just as easily have been made earlier in the century when the BCN was still known as the *Banque d'Hochelaga*. As Table 2 indicates, the wages paid by the Hochelaga were lower than those offered to Bank of Nova Scotia workers in Ontario in all but one category in 1911 and in every category in 1921.

Upon first glance these differences between the wages of the Bank of Nova Scotia workers and those of employees at the Hochelaga might appear simply to reflect the generally higher salaries available in Ontario than in Quebec. Although economic historian Robert Armstrong has recently asserted that "urban wage rates in the larger Quebec and Ontario towns appear to have been about the same in comparable occupations," this claim does not hold up upon examining the wages for all male bank clerks in Toronto in 1921, which were 20 per cent higher than those of their Montreal counterparts.¹⁹ The significance of this differential may have been reduced by the fact that the cost of living in Ontario was also 14 per cent higher than that in Quebec, but such information cannot account for the fact that Hochelaga wages in Montreal were even low when compared to those for all bank workers in the city.²⁰ The wages paid by

TABLE 3
Salaries by Age Groupings of Montreal Male Bank Clerks, 1921

	<i>Banque d'Hochelaga</i> Male Bank Clerks	All Montreal Male Bank Clerks	All Montreal Male Workers
Average Salary	\$853	\$978	\$1098
<i>Age Groups</i>			
10-14	—	—	\$301 (1%)
15-19	\$560 (33%)	\$627 (36%)	\$587 (12%)
20-24	\$740 (36%)	\$855 (32%)	\$916 (14%)
25-49	\$1285 (29%)	\$1490 (29%)	\$1235 (57%)
50-64	\$1550 (2%)	\$1545 (3%)	\$1192 (13%)
+65	—	—	\$973 (3%)
Number	199 (100%)	1148 (100%)	147,424 (100%)

Source: *Census of Canada*, 1921; BNC, *Banque d'Hochelaga* personnel records.

¹⁸ Public Archives of Canada (PAC), MG28 I 103, vol 105, f. 13, brief presented by OPWOC to Quebec Regional War Labour Board, 13 January 1942.

¹⁹ Robert Armstrong, *Structure and Change: An Economic History of Quebec* (Toronto 1984), 200. Male bank clerks in Toronto earned \$1,173 on the average as opposed to \$978 for their Montreal counterparts.

²⁰ *Labour Gazette*, 21 (1921), 131.

the English-run banks in Montreal to their largely English-speaking workers paralleled those paid in Toronto, while the salaries offered to the French-speaking employees of the Hochelaga lagged well behind.

The male bank clerks of Montreal were considerably younger than the city's male work force in general. This fact helps to explain the lower wages earned by Montreal's bank clerks, since in the age categories over 25 they surpassed the earnings for all male workers in the city.²¹ Age cannot be employed, however, to explain the low wages taken home by the Hochelaga's Montreal clerks. The age structure found among these men was nearly identical to that for bank clerks across the city. At the same time, the wages paid by the Hochelaga were lower than those offered by all of Montreal's banks in nearly every age category. The lower salaries paid by the Hochelaga instead reflected the specific supply and demand characteristics of the French-speaking labour market from which the bank drew its work force.

In terms of the supply side of the market, the *Banque d'Hochelaga* was in a position to offer relatively low wages due to the rapid rate of population growth and the generally low levels of education recorded by the French-speaking population.²² At the same time, however, the bank was also aided by the relatively weak demand for French-speaking clerical labour. In Montreal, where the administrative revolution was particularly conspicuous within the head offices of firms whose affairs transcended the boundaries of Quebec, the language of clerical labour was frequently English. Consequently, when information regarding the ethnic division of labour was first presented in the 1931 census, Quebec men of British origin were heavily over-represented in clerical positions.²³ For the English-run banks of the city this demand for clerical labour pushed up wages and even resulted in the importation of workers from Britain. In 1905 the Bank of Commerce advertised in Glasgow for 50 junior clerks who would be paid \$250 per year, nearly twice the average for junior clerks in the Hochelaga in 1901.²⁴ Similarly, in 1912 the Molson's Bank concluded an arrangement with a Dublin solicitor by which ten clerks would be sent out to Montreal.²⁵ Due to such activity, in 1921 over 50 per cent of all junior clerks in Canada were British-born. In Quebec this figure was 35 per cent due entirely to the labour demands of the English-run banks with head offices in Montreal. As for the Hochelaga, only two of its nearly 1,300 workers were born outside Canada.

²¹ In terms of British clerical workers, David Lockwood has shown that their relative youth was a key factor in lowering their wages when compared to those paid in manufacturing. See Lockwood, *The Blackcoated Worker* (London 1958), 44.

²² Armstrong, *Structure and Change*, 249-52.

²³ While British male workers made up 17 per cent of the province's male work force in 1931, they accounted for 42 per cent of all male clerical workers.

²⁴ *Monetary Times*, 20 October 1905.

²⁵ PAC, Bank of Montreal Papers, Molson's Bank, Directors' Minutes, 9 August 1912.

The specific supply and demand factors that depressed wages for the male employees of the *Banque d'Hochelaga* also had implications for their prospects for promotion and for the employment of women. The question of promotion was of considerable importance to workers who saw the wages for any one level in the bank's hierarchy generally fail to keep up with increases in the cost of living. For instance, male clerks experienced an increase in their salaries of only 32 per cent between 1911 and 1921, at the same time that the cost of living for a family of five in Quebec more than doubled.²⁶ To compensate for poor wages, the male clerk in the employ of the Hochelaga had a better prospect for an early promotion than did his counterparts elsewhere in the industry. While the age structure of the Hochelaga's managers was roughly the same as that for the industry as a whole in 1911, such was not the case in 1921 following the rapid expansion of the bank's system of branches. By 1921, 71 per cent of all Hochelaga branch managers were younger than 35 years of age, while the figure was only 50 per cent for the industry as a whole. Within Montreal 63 per cent of the Hochelaga's managers were under 35, as opposed to 48 per cent for all banks in the city.

TABLE 4
Initial Positions of *Banque d'Hochelaga* Managers, 1901-21

	Managers	Clerks	Juniors
1901	57%	29%	14%
1911	32%	50%	13%
1921	19%	46%	32%

Source: BNC, *Banque d'Hochelaga* personnel records.

That most of the Hochelaga's young managers had risen up through the ranks is evident from Table 4. In 1901, the majority of managers began their careers in that position, having served in a comparable capacity in another commercial or financial firm. However, following the establishment of numerous new branches in the first decades of the 1900s, promotion to the managerial level was increasingly from within and frequently quite rapid. The same dearth of white-collar employment for French-speakers that generally depressed the Hochelaga's wages also served to limit the supply of experienced workers who could be brought from the outside to manage the Hochelaga's new branches. Accordingly, clerks who began their careers in their early twenties had a much better chance of becoming a manager by the age of 35 than was the case for those working for the English-run banks.²⁷

²⁶ *Canada Year Book*, 1921 (Ottawa 1922).

²⁷ Aside from a rather unconvincing discussion of the issue of promotion by Coombs,

These opportunities did not extend, however, to the women in the bank's employ. While women clerks working for the bank in 1921 were as likely as their male counterparts to have begun as either secretaries or juniors, this was as far as women could hope to rise within the hierarchy. In fact, those women who moved into clerical posts tended to settle into jobs near the bottom of that category. In 1921, 60 per cent of all women employees were clerks as opposed to 52 per cent of the men. However, within that category the three best paying jobs occupied nearly one-third of all male clerks and only 8 per cent of women. As a result women clerks earned an average of only \$598 as opposed to the \$779 earned by men. But while men who found themselves in the lower ranks of the clerical category were frequently on the way up the ladder, this was rarely the case for women. While over 40 per cent of the men who had begun as clerks had achieved managerial status by 1921, this was true for only 3 per cent of women. These limited opportunities for women were reflected in their heavy concentration in secretarial and clerical jobs, and their near exclusion from managerial ones.

TABLE 5
Distribution of Men and Women Among Selected Job Categories:
Banque d'Hochelaga, 1921

	Men	Women
Managers	33% (298)	4% (9)
Clerks	52% (493)	60% (124)
Juniors	11% (105)	8% (17)
Secretaries	1% (8)	26% (54)
Total	100% (936)	100% (206)

Source: BNC, *Banque d'Hochelaga* personnel records.

Women were effectively barred from moving up within the bank's hierarchy not only because managerial jobs were seen as the proper sphere for men but also because of the bank's linking of promotion with an employee's seniority. Workers were expected to move from branch to branch over a number of years before moving up the ladder. Among the Hochelaga's male employees in 1921 seniority was closely related to one's place in the hierarchy with executives having served thirteen years on the average, managers ten, and clerks but three.

little has been written on the subject. Viewing the number of managerial positions that were created between 1911 and 1921, he simply assumed that "the vast majority of new managerial positions were filled by clerical staff." See "The Emergence of a White Collar Workforce," 166.

Among all men the average length of service was five years, exactly twice the figure for women. This contrast reflected the virtual exclusion of married women from the Hochelaga's payroll. Even when a woman earned more than the \$1,000 usually cited as sufficient to receive the bank's permission to marry, she rarely remained in its employ. There were no formal rules prohibiting the continued employment of married women, but the practice was clearly frowned upon so as to reflect the situation in other sectors of the economy.²⁸ Bank employment thus became a brief experience for most women, and one that offered little prospect for advancement.

The problems faced by women once they were in the employ of the Hochelaga reflected the situation for women throughout the banking sector. However, securing employment in a French bank such as the Hochelaga was far more difficult for a woman than was the case elsewhere in the industry. While the employment of women expanded in all Canadian banks during the early decades of the twentieth century so as to reflect the impact of the administrative revolution, the process was much slower at the Hochelaga in particular and the French-run banks in general. In 1911, 5 per cent of the clerks throughout the banking sector were women, while the Hochelaga had yet to hire one. By 1921, the figure for all of Canada was 38 per cent as opposed to 20 per cent at the Hochelaga. In Quebec the figure of 33 per cent was slightly lower than the Canadian average so as to reflect the fact that the English banks were once again following the norm elsewhere in the country while the French banks stood alone.

There is little reason to think that the lower percentage of women in the Hochelaga's work force was related to any particularly French-Catholic values that saw women's place as solely in the home. After all, clerical disapproval to the contrary, French women were regularly employed in the province's factories in the late nineteenth and early twentieth centuries.²⁹ Rather, the relative absence of women from the Hochelaga's payroll was related to two specific aspects of the male labour market that the bank drew upon. As we have already seen, the English banks faced a shortage of qualified male employees by the early twentieth century, a situation that resulted in relatively good salaries for their male workers. As office jobs were broken down into their component parts, these banks stood to save considerable sums by hiring women for the simplest of chores. By contrast, in the French banks where there seemed to be a steady supply of cheap male labour, there was simply less of an incentive to take on women.

In addition there was World War I, which had a greater impact upon the workers at the English banks than was the case for those who were employed by

²⁸ See Mary Vipond, "The Image of Women in Mass Circulation Magazines in the 1920s," in S.M. Trofimenkoff and Alison Prentice, eds., *The Neglected Majority* (Toronto 1977).

²⁹ See Bettina Bradbury, "The Working Class Family Economy: Montreal, 1861-1881," (Ph.D. thesis, Concordia University, 1984).

French banks such as the Hochelaga. The English banks were affected by the onset of the war as the flow of imported labour from Britain was interrupted and the existing staff was drained away to serve in Europe. As a result, the English banks greatly increased their dependence upon women employees during the 1910s. By contrast, the Hochelaga was not as affected by the war, due to the well documented disinterest on the part of French-speakers in participating. As Table 6 indicates, less than 10 per cent of the employees of the French banks enlisted in the war, a figure that reached 42 per cent for the English banks. Since their men were not as frequently drawn off by the war, the French banks had a further reason not to rely as heavily upon women employees. In terms of the hiring of women, as in the case of the salaries and the promotions offered to men, the dependence of the *Banque d'Hochelaga* upon a French-speaking labour market set it apart from the industry as a whole.

TABLE 6
Enlistments and the Employment of Women, 1919

	Percentage of Staff that Enlisted During War	Percentage of Staff Made up of Women
All Canadian Banks	40%	37%
English Banks	42%	40%
French Banks	10 %	8%

Source: Lowe, "The Administrative Revolution," 285.

III Fragmented Labour, Fragmented Capital

THE DEPENDENCE OF THE *Banque d'Hochelaga* upon a distinctive French supply of labour paralleled its reliance upon French sources of loanable funds. The Hochelaga, along with the other French-run banks, followed the industry norm by extending most of its credit over a short period of time. Moreover, the French banks followed the industry pattern in the late nineteenth and early twentieth centuries of lessening their dependence upon shareholders as a source of loanable funds, with the emphasis turning towards the savings of depositors. However, both the shareholders and the depositors of the French banks were overwhelmingly French-speaking, in contrast with the situation in the English-run banks. The linguistic fragmentation that existed within the capital market was evident in 1921 when 97 per cent of all bank capital invested by English-speakers went to English banks while 89 per cent of the francophone investment went to French ones.³⁰ In terms of savings deposits, the dependence of the

³⁰ Rudin, *Banking en français*, 18.

French banks upon French-speaking depositors was reflected in the location of most of the branches of these banks in overwhelmingly French-speaking communities; even in Quebec the English banks rarely established branches in such towns.¹¹

This fragmentation of the capital market could not be ignored by the French banks. It meant that they were limited in their prospects for expansion as the larger and wealthier English market was closed to them. In the first two decades of the 1900s the Hochelaga tried to establish branches in predominantly English-speaking communities, but these efforts almost invariably ended in failure. Such was the case in Humboldt, Saskatchewan where an inspector described the Hochelaga's affairs as hopeless since "la population est composée en majorité d'anglais."¹²

In a similar fashion the Hochelaga's management could hardly ignore the way in which the labour market was also fragmented along linguistic lines. The bank's dependence upon French-speaking labour could not distance it from such industry-wide patterns as the movement of workers from branch to branch any more than its dependence upon French sources of capital could prevent it from following the trend towards relying upon savings deposits as the primary source of loanable funds. Nevertheless, the fragmented nature of both capital and labour markets did have a major impact upon the affairs of the *Banque d'Hochelaga*. Just as the bank's prospects for growth were limited by its inaccessibility to English funds, questions regarding salaries, promotions, and the employment of women were influenced by the Hochelaga's dependence upon a French-speaking work force.

¹¹ *Ibid.*, 9-21.

¹² BNC, Banque d'Hochelaga Inspector's Report, 37-B-10, 29 June 1922.