

Government Orders

This is a fine example of this government's and this country's mismanagement. You have two different wickets at the same level of government offering loans to the same group of people.

Let me share with you what three farm producers from the federal electoral district of Frontenac told me when I had the chance to visit them a while ago. One of them described the problems he encountered trying to get funding to expand his family farm.

I phoned him this morning and took a few notes, because I wanted to be able to quote specific figures. I asked him if he was aware of the three choices he had. And that, I must point out, contradicts what my colleague, the parliamentary secretary to the Minister of Agriculture and Agri-Food, said a moment ago. He told me he was aware of only two sources of funding: the Société de financement agricole and the Farm Credit Corporation.

I said: "There is a third one, you know", and I gave him the seven or eight letter acronym. "Pardon my ignorance, he said, but I had never heard of this Farm Improvement and Marketing Cooperatives Loans Act until 8:20 this morning, when you told me about it". And this is a farm producer who had been negotiating with both the Société de financement agricole and the Farm Credit Corporation for five long months, from December to May. This is a good example of duplication.

• (1020)

If this government wishes our farm producers well, why does it not have a single wicket? At present, there are three choices, three wickets, and the third one, which we are debating this morning, is all but unknown to Quebecer producers. To decide whether to borrow from the Quebec Société de financement agricole or the federal Farm Credit Corporation, in many instances, our producers must set out on long and difficult consultations with financial institutions to make sure they get the best deal possible.

I asked that farmer: in the end, did you go to the Farm Credit Corporation or the Société de financement agricole? The Liberal members opposite, who are supposed to represent farmers from the Pacific to the Atlantic, should listen carefully. That person said that the best option for him was to go to the Société de financement agricole, which is under Quebec's jurisdiction.

I was happy to hear that, and I asked him how he came to that conclusion. It is not because he is a PQ or BQ partisan. He made that decision simply because it was the best option. He told me about contacting other lending institutions, namely the Royal Bank, the National Bank and the caisses populaires, and how he managed to get for his \$750,000 loan a rate which is 0.75 per cent lower.

I am proud to say that our farmers have now become businesspeople running small businesses requiring investments which are often in excess of one million dollars. Consequently, they

have to do some calculations, to think carefully and to choose the option best suited to their needs. This morning, that farmer also told me that this 0.75 per cent lower interest rate would result in annual savings of \$6,000 to \$7,500. He added that, by using these savings to lower the borrowed capital, he will, over the next 25 years, save an enormous amount of money, which is in the six figures.

This is the story of a farmer who talked to me this morning about these three borrowing options, one of which he was not at all aware of. I fail to see why the government is so intent on duplicating existing structures, with the result that in the same city and region there are two offices to deal with the same group of farmers.

• (1025)

Another friend of mine, who is involved in the dairy industry, said, in reference to the 50/50 split between industrial and fluid milk, that dairy producers were privileged in that they have two ministers of agriculture. One, whom they do not know, does not understand them and looks after two teats—that is, those which give the industrial milk—and the other one, whom they know very well, Marcel Landry, the Quebec minister of agriculture, who is a Quebecer like them, who is accessible, who can be reached any day, who understands them, and who visits them not just once a year, but whenever they want to see him.

Can the same be said of the federal Minister of Agriculture? Unfortunately, he never has time for people from Quebec, but he always manages to make time for western grain producers. It sounds a little like the Supreme Court, this tendency to favour to the West.

I agree that these three agencies—the Société du financement agricole, the Farm Credit Corporation and the FIMCLA we are discussing this morning in this debate on Bill C-75—offer programs that differ in a number of respects, so they do not interfere with each other. That is the impression we get initially. However, if we take a closer look, we soon realize that farm producers would be better served if all these programs could be accessed in a single location. It would be much more efficient to have programs that are complementary but with the same requirements, than to face filling out three different applications because the criteria are not the same.

If for instance the Société de financement agricole had access to the resources of the two other agencies, it could offer new programs. The SFA could become a single wicket centre. For years, the federal government has made a habit of making certain programs unnecessarily complex and in some cases almost inaccessible. A good example in Quebec is manpower training, where we are losing \$265 million because two levels of government are involved. And even worse, our people do not get full value for the money that goes into these programs. There is a lot of interfering and shoving, and the neediest members of our