With this bill a government does not have to come back to the House of Commons or to the Parliament of Canada to make changes in most, if not all, of the important pieces of farm legislation. That gives flexibility, I agree, but it can also be used, if so desired, in negative ways, whether it be for political reasons, or for the expedience of doing what may need to be done in a hurry in order to help solve a problem. As I say, there are pluses and minuses.

We should all be aware that this bill, albeit for the most part a good bill, is not the be all and the end all that some people would like us to believe it is. It will put some stability into the farm situation, but most of that stability is going to be in the very near future. When I say the near future, I mean at the end of the 1991 crop and at the end of the 1992 crop. After that there are grave concerns about what may happen.

I would just like to quote from a very highly regarded Canada agribusiness authority, *Agriweek*, that is published in Winnipeg:

> The first crop year to be covered is 1991–92 and a substantial payment for that year is reasonably assured. But market prices have nowhere to go but up;—

And let us hope that is the case, Mr. Speaker. The article goes on:

> —meanwhile the 15-year moving average on which support prices are based will go progressively lower each year. When the two converge benefits will cease but premiums will continue. Unless crop prices drop even further the probability of significant GRIP payouts after about 1992–93 is low.

We have to realize that this is the type of program that has been arranged as it should. I agree that those producers who sign up cannot get in and out each year. One of the conditions of signing up for GRIP is that once a producer signs up for one year he must give three years' notice.

This is a type of insurance plan, but a farmer cannot get out for three years. The minister himself has said that the deficits, which should be covered by the premiums, are going to build up in the first two or three years in particular and if the premiums get to a level that they do not pay for the forthcoming year, there is not any way the producer can get out unless he or she has given notice some three years prior to that.

The other concern is that it is a combination type bill. In order to have anywhere near the effectiveness it is hoped to have, a producer must take part in both GRIP and NISA. All provinces right now with the exception of one, have not seen fit to sign up for the Net Income Stabilization Account portion of the bill.

We must not be deceived when we see the charts and figures that are put before us as taxpayers, producers, and people in the agrifood industry that show the net results of producers being involved in GRIP and NISA. For the most part producers are not involved in NISA and everyone says that for the program to be as successful as we hope it is producers must belong to both. Most producers in this country are not going to be given the opportunity to belong to both because most of the provinces have not signed up for the NISA.

When we look at the charts and the net income the farmers have had in the last 10 years, even with the new programs, when we look at the projections for market prices, market returns, and the returns from GRIP and NISA, these programs are still only going to guarantee Canadian producers about 80 per cent of the average net income they have become accustomed to for the last 10 years. I do not think there are many Canadians out there who would be happy with that.

The good part of that is that it is going to be stabilized. There will be some stability. But it is one thing to say to someone: "Yes, you have an income, and you are going to have an income for the next five years, or 10 years, or whatever it is". It is another thing to say: "But, it is going to be at 80 per cent of what your income has been for the last 10 years," or, in this case, the figures that we look at.

That would even be different if the income for the last 10 years had been a good income so that that cutback could be afforded. I can tell you that that cutback cannot be afforded.

The other concern that I have, and I think it is one we need to pay a lot of attention to and spend a lot of time with, is the acceptability of this program and the results of this enabling legislation, how it is going to be received by the rest of the world and by other trading nations. Already we have some of those groups from outside our borders taking a look at it, one of them being a very highly respected economic forecasting group from the United States, the Wharton Econometric Forecasting Associates. They are already pointing fingers at what they feel will be the net result of this piece of legislation. They say that it is going to increase production and it is going to influence, not only the amount of acres of different crops that will be planted in Canada, but the distribution of those acres and the distribution of the different types of crops, whether they be wheat, canola, flax, lentils, corn, soybeans, or whatever it might happen to be.