

township. One farmer may be unfortunate, while his neighbours may have a good crop, and so he would not derive any benefit under the Prairie Farm Assistance Act.

Honourable senators, the hour is late, and I do not wish to speak at any length. However, I am very keen on this legislation which I consider to be excellent, and I hope we will have many more amendments of this nature as experience shows we need them. I heartily commend this bill to all honourable senators.

Hon. Arthur M. Pearson: Honourable senators, I wish to congratulate the sponsor for his very clear explanation of the bill, and also the last speaker for his very fine remarks in commending this insurance bill to you.

The crop insurance bill of 1959 broke new ground in providing assistance to the farm industry, and in a sense it carried the former Prairie Farm Assistance Act somewhat further in the protection it afforded to the farmer. I had the privilege in 1959 of introducing the crop insurance bill, and I am pleased that it went through this house at that time without objection. If this amendment is brought forward to improve the original act, then I am pleased to support the amendment.

Today only three provinces, Manitoba, Saskatchewan and Prince Edward Island, have availed themselves of the benefits that can accrue to farming communities as a result of this crop insurance. I am pleased to hear that Alberta and Nova Scotia have passed enabling legislation, although they have not yet set up pilot areas to test the strength or weakness of the crop insurance plan in their respective provinces.

I hope there will come a day when the crop insurance scheme will become universal so that all farm communities can make use of it, and that it will not be too costly for those who farm what are called sub-marginal lands. Some of the areas that are considered good insurable risks are more subject to hail and frost than areas that are not considered the best type of land for insurance coverage. There are other areas that are subject to drought but, on the other hand, they do not, as a rule, suffer from frost, and in the future it should be possible for them to come under an insurance plan that covers all areas of Canada. Once the crop insurance plan becomes general the premium could very easily be reduced.

At this point I might mention that when the Municipal Hail Insurance Scheme in the Province of Saskatchewan was placed before all the municipalities they were able either to accept or reject it, but in the greater part of the south half of the province they undertook to insure under that scheme. Individual farmers again can reject or accept municipal

hail insurance. The Municipal Hail Insurance Scheme covers almost all areas of southern Saskatchewan, and the farmers find it comparatively cheap to have hail insurance on their land. When this insurance becomes universal it will bring with it a reduction in the premium.

Honourable senators, I think this bill, giving the provinces the right of reinsurance to a total of 75 per cent over and above the total of reserves and premium receipts, is a good move and I shall certainly support it.

On motion of Hon. Mr. Aseltine, debate adjourned.

THE ESTIMATES

REPORT OF COMMITTEE ON FINANCE ADOPTED

The Senate proceeded to consideration of the report of the Standing Committee on Finance which was presented yesterday.

Hon. T. Darcy Leonard moved that the report be adopted.

He said: Honourable senators, I realize the hour is late, and I shall try to make my remarks as brief as possible. However, I think the Senate is entitled to an explanation of the report that the Standing Committee on Finance brings before it today.

The report is in two numbered paragraphs. The first deals with the quorum of the committee, but that paragraph is really subsidiary to the paragraph that is numbered 2 and which deals with the power of the committee to sit during adjournments of the Senate. Therefore I shall deal first with paragraph 2, which is the important part of this report.

When your committee was set up and commenced its sittings last June it decided to embark upon a study of the recommendations made by the Glassco Commission with respect to the estimates. Those recommendations are quite sweeping. They are designed to bring about greater efficiency and greater economy in the management of the Government's financial affairs. In embarking upon this study the committee was aware that it would require a number of sittings and the hearing of a number of key witnesses. This study did not exclude the consideration by the committee of any items of expenditures in the estimates. The committee was quite free to consider any of those items, and any questions could be asked about them of any witnesses brought before the committee to deal with them. However, as the matter of the consideration of the Glassco Commission's report is rather important it was decided that at this stage it might well receive the consideration of a parliamentary committee and that before the recommendations are implemented consideration might be given to them by this committee.