

little girl the farmers used to co-operate very nicely, and helped each other and worked in such a way that there was never any ill-feeling. They would agree to cut your grain next week, and cut somebody else's on Thursday or Friday. That is the way they get along there.

Hon. Mr. Willis: Learned and beautiful senator, I am corrected. However, I still say that Senator Connolly (Ottawa West) and other lawyers in this chamber know that there will be an unprecedented succession of tax problems if the three people involved in the syndicate should die at the same time.

I would also point out that the banks—and again I speak of Ontario—have been very generous in their loans to farmers to buy farm equipment and machinery. In my view the Government is now trying to outdo the banks and move into their province, although the banks have been very good to Ontario and indeed to Canadian farmers. I think in doing so the Government is adding conflict to conflict. Why have a syndicate at all? Why not amend the act so that a farmer can go to the Government by himself and borrow up to \$5,000, since the maximum for a syndicate of three is \$15,000? The act does not specify the rate of interest and I do not know what it will be, but I know it will be one-half or one-quarter per cent more than what a farmer would pay on a loan from his own bank in his own locality.

To me this bill is sheer window dressing, and it is not worth it.

Hon. Walter M. Aseltine: Honourable senators, like the honourable senator who has just taken his seat (Hon. Mr. Willis) I had no intention of speaking on this bill. However, having heard the remarks of Senator Pearson and the others I think I should say a few words.

I gather from Senator Willis that he is an agriculturist. It has been said that the difference between a farmer and an agriculturist is that the agriculturist makes his money in town and spends it on the farm, and the farmer makes his money on the farm and spends it in town.

I congratulate the honourable Leader of the Government (Hon. Mr. Connolly, Ottawa West) on his presentation. I do not know whether he is an agriculturist, as I am, or not, but I think he did very well and is to be commended on his very fine effort.

Now my home is in Saskatchewan, in the heart of the wheat belt, where we have many farms of considerable size, one section, two sections, three, four, five and upwards. We also have some 160-acre farms. It is well known that a 160-acre farm cannot support an \$11,000 or \$12,000 combine, so the farmer does

not try to buy one. In fact I found that in that area the farmers were not interested in this system at all because all they did was to have their nearest neighbour combine the 75 or 100 acres of crop they grew each year. By paying \$2 or \$3 an acre for combining and hauling to the elevator, or storing on the farm as the case may be, the farmer was able to operate quite economically.

As I say, I found no enthusiasm whatever in that area for this bill, but I did in fact find considerable criticism. The first criticism was that they would not under any circumstances sign a joint and several obligation in the nature of a note or contract or any other kind of document to make themselves liable for the whole debt. Like Senator Pearson and Senator Horner, I have had some experience in signing notes. In about nine cases out of ten I have had to pay the note myself because other people fell down on their obligations. That, I think, is the chief objection to this bill. It will not help the farmers very much but it certainly will help the implement dealers.

A friend of mine who lives on a farm in the Rosetown area came into my office one day and I had a talk with him about farm machinery. He told me he had just bought a fine new tractor that cost him \$5,000, and a combine which cost him \$7,000. I said to him "How do you pay for those machines? How can you afford them?" He said, "That is easy; I made up my mind years ago that since I was going to spend my life working for the machine companies I was going to have the best equipment available." That really has nothing to do with this bill, but I mention it in passing.

Certain questions arise which need to be answered, and for that reason I am glad that the honourable Leader of the Government has agreed to send this bill to committee for study. There are some questions I would like to ask. For example, how do farmers get into the syndicate, and how do they get out of it? Who decides what type of machinery is to be bought? What happens if there is disagreement between members of the syndicate? What happens if they want to use the same machinery at the same time? What about care for the machinery, and repairs? What happens if one member goes bankrupt, and what happens if one member should die?

These are only a few questions. I presume that the Leader of the Government when he winds up the debate will say that all these matters will be dealt with by regulations. However, if this bill goes to committee these are questions which in my view should be answered. When we have this information we will have a better understanding of what we are being asked to pass.