

Government Orders

• (1530)

Farmers who ask for a loan under the Farm Improvement and Marketing Cooperatives Loans Act must make a payment of one-half of 1 per cent, or 0.5 per cent of the total amount of the loan. This money is paid to the Receiver General for Canada so that the loan guarantee can be examined. Over and above this 0.5 per cent, the lender can also add \$250 or one-quarter of 1 per cent of the amount, whichever is less, as long as it does not exceed \$250,000.

As was said earlier, this also applies to co-operative agricultural societies, and there are quite a few of these in Quebec. The Co-operative Society of Disraëli, a town located not far from my area, contracted a loan a few years back when it built silos in order to produce feed. This loan was guaranteed by the federal government.

A co-operative agriculture society can therefore get up to almost \$3 million at the same interest rate as the one mentioned earlier for farmers.

The Bloc Québécois will support Bill C-75. But again, I want to make it clear that we support this legislation so that our farmers can receive the financial resources they need to expand and so that they can get from the federal government the guarantees to which they are entitled, since they pay taxes just like any other worker in Canada and particularly in Quebec.

But, as I said a few moments ago, we do have some objections concerning duplication and overlap.

During the four days of recess in the week after Easter, I visited several farmers who are friends and colleagues of mine. I told them that I was going to speak on this bill today. A very big majority of farmers, although not all of them, said to me that they were not familiar with this act. This is certainly why Quebec is only the third most important user of the services provided under this act among the ten Canadian provinces, even if Quebec farmers alone account for more than 17 per cent of farm production in this country.

Saskatchewan, a province with a small population base, ranks first because the program was well advertised in that province. Mr. Fernand Fillion, a hog producer in Lyster, told me that, before building his new hog house, an investment of well over \$1 million, he examined the services provided by the Société de crédit agricole du Québec, the Société de financement agricole in Quebec and under this act. He realized that the loan provided by the Société de financement agricole du Québec was the most profitable option in his case.

Farmers have three options: they can borrow money through the Société de financement agricole, the Société de crédit agricole du Québec, or under the Farm Improvement and Marketing Cooperatives Loans Act. Why not save money through the single window approach? Farmers would not have to knock at three different doors, and travel to as many as three cities to meet with civil servants who cost the government a lot of

money. It is always the same taxpayer who pays for this kind of inefficiency and duplication.

• (1535)

When we, members of the Bloc Québécois, visit people in our rural areas, our concessions, our municipalities, our small towns, and tell them about all this duplication, they understand easily and quickly why we have a \$40 to \$45 billion deficit every year.

We could easily save millions. I have a perfect case of duplication within the government. Just last week, a farmer was telling me: "We would like to deal exclusively with the Quebec Minister of Agriculture because he is the one that we know. We do not even know who the federal Minister of Agriculture is and, when he comes to see us, he has great difficulty talking to us in our own language". It is not a bad thing, of course, but it must be understood that Quebecers are a lot closer to their provincial government than to the federal government.

The Minister of Agriculture is constantly telling us that his ultimate goal is to help farmers. If he really wants to help farmers, why not make things easier for them by having a single window and using the money that the government will save this way to lower interest rates? It would not cost a penny more and farmers would be a lot happier.

I take this opportunity to invite the Minister of Agriculture to take a week off and to come and visit with farmers in rural Quebec. Among the 17 or 18 Liberal members who represent Quebec in this government, there are certainly a few who come from rural ridings. I am sure they are not all city members from the West Island. There must be a few among them who have seen a cow up close and who have been in a hog house. Let them come and visit. There is the Prime Minister, whom I know very well and who represents the beautiful riding of Saint-Maurice. There are fine farms in his riding. I invite, for example, the Minister of Agriculture to visit the riding of Saint-Maurice and to ask farmers what they want. In Saint-Maurice, which is different from the riding of Frontenac, there must be some federalists, since they elected the Prime Minister. So, that is where the minister should go.

I am telling you, Mr. Speaker, farmers know that they are being had by this government. Monday morning, I met a farmer who told me—because he had watched the debates of the opposition day concerning cuts in agriculture, being himself an industrial milk producer—that he thought he would lose approximately \$4,000. And it is the last thousand dollars that is profitable, not the first.

You know, Mr. Speaker, in a cow barn, it is not the first cow that is milked in the morning that is profitable, but always the last. Indeed, the last one is all profit. With this 30 per cent cut in the industrial milk subsidy, the government is taking away from the farmer this last cow which brought him his \$4,000 at the end of the fiscal year.