

Farm Credit Act

is going in a reverse direction. Is it possible that the farmer is working less than before? Yet, he works 15 hours a day and gets a very small income from his labour, which is a consequence of past and present systems. Neither is it because the land does not want to yield any more. But then, what is the cause of that massive flight from our family farms, of that reluctance on the part of the farmer's sons to step into their father's shoes? Why do we see family farms which have been in existence for several generations pass into the hands of neighbours wishing to expand their own lands? The answer is quite simple. It is that the Liberal and Conservative governments have never had the same policy, for all the areas of the country.

The federal ministers of agriculture have always looked at the eastern farmers with one eye only, and the weaker one at that, with the result that those farmers are not getting the same advantages as are those from the west. We do not hold it against our friends from the west, for having been much more favoured than we have been by the agricultural policy of the government but we should like to see the same policy extended to us, farmers operating in the province of Quebec.

Before discussing farm credit to improve the farms in Quebec, would it not be better to consider the construction of warehouses to store our farm commodities until the government finds markets for them? Let us begin by consuming our Canadian eggs before importing some from Poland.

Mr. Chairman, it is intended to loan money to our farmers so that they can increase their production. All that is very fine. But, has consideration been given to markets for that production? If our markets are not better than they are right now, the existing problems will get worse and our farmers will only sink deeper into debt year after year. And, as a result, we will see throughout the country collective units replacing our fine family farms.

We, from this part of the country, want the government to put our small farmers on an equal footing with the big farmers. But the proposed policy in providing loans for minimum amounts only, eliminates the small farms, the family units. If until recent years, people managed to get a living from those small holdings, the problem is therefore not due to an inadequate production but to the inadequate prices paid for farm products. Let

us therefore give our farmers a good price for their products, and we shall not have to deplore the fact that too many of our young people have to combine two jobs—wood-cutter and farmer or, labourer and farmer—if they want to live on their farms.

With more profitable prices, we should not have to face an accumulation of loans, provincial and federal, which finally leads a man with debts for many years to come, and makes him feel a stranger on his own farm.

If the government has to grant loans to the farmers, let it be without interest, or simply with added carrying charges. Of course, our farmers should not be asked to pay interest on Canadian money, while our government grants loans to foreigners without interest.

There is an anomaly in the present loan system of the government which consists in asking for advance payments, called evaluation fees, when a farmer puts in an application for a loan.

That amount of \$50 which the farmers have to pay is very often an unsurmountable obstacle for quite a few of them, because it happens but too frequently that an individual does not even possess the amount to be sent with his application. The result is that quite a few farmers cannot obtain loans because they have not the amount which the government asks them to pay. Moreover, when they are able to pay the required amount, what assurance have they that the loan will be granted? None at all, because it may be refused after their farm has been inspected.

Therefore, it is imperative that this anomaly should immediately disappear so that all, big or small, wealthy or paupers, may benefit from the same advantages offered by the statutes enacted by the government to better the lot of our Canadian farmers.

Mr. Chairman, the problems of our farmers are extremely serious, we should not treat lightly the urgent steps which must be taken on behalf of our agricultural community.

Our farmers always were and still remain the very basis of our economy. They are the ones who supply almost all the foodstuffs we find on our tables. We should not, in return, lead them to bankruptcy, and that is what will occur if the necessary steps are not taken to help them remain on their farms, whether they are large or small.