

Farm Machinery

and frown upon syndicated farming. They also frown upon non-resident farming. They have always valued the social relationship which exists where adjacent land is occupied by families similar to their own, which brings about a much friendlier atmosphere, one might say, to rural living. Therefore one must gather from this debate as it has progressed that many members are concerned about this legislation.

How it was devised I am not too sure; nor am I sure why it was brought in. The government have not allowed it to go to committee where briefs could be put forward by interested concerns. I think the industrial development bank could lend a great deal of advice and throw much light on this subject of lending money to farm corporations, which is what a syndicate is, in a sense. A syndicate is a corporation to some degree or other. The industrial development bank has been making loans for agricultural purposes for the last four years. In the last year they lent something like \$4.8 million and made available 175 loans to corporations and groups of people who were interested in getting into the agricultural industry. True it is that some of these loans could well be made by marketing institutions rather than farming and productive institutions in the agricultural field.

I said in my earlier speech on the principle of the bill that as an active farmer I am now engaged in some five different machinery—I do not like the word “syndicates”; there is nothing formal or written down, but let me say five different machinery agreements. These agreements are not even all with the same neighbours, surprising as that may seem. But they are all machines which, apart from the snowplow, may be used at any time in the farm cycle. They are small machines which can be purchased outside of a syndicate. Some of them might well be purchased as a result of a farm improvement loan by one farmer, and other farmers have made contributions.

There are many aspects to this bill which, if we were able to meet them in the committee stage in as agreeable a form as possible and in as non-partisan a manner as possible, we might be able to improve, and even remove the word “syndicate” from the title of the bill, because I personally think it will be frowned on, by small farmers particularly. As I look at the bill from clause to clause I think it is only fair to say that perhaps some of the doubts I have I should put before the minister now, so that when we get into the various clauses themselves the minister will

be able to deal with them quite fully. For example, what does the word “farming” mean? Clause 2 defines farming as including livestock raising, dairying, fruit growing and all tillage of the soil. Then again I observe that this act will be administered by the Farm Credit Corporation. The Farm Credit Corporation make no loans during the wintertime; they only lend money when the soil can be tilled. This bill is going to make loans to a syndicate of farmers, and farming includes any method which tills the soil. Are we to gather from that analysis that loans will only be made under this act during the frost-free periods in this country? That is one of the first questions that I ask from looking over this bill.

Farming also includes livestock raising, and I should like to know how comprehensive is that term. Does it include the raising of horses?

Mr. Cashin: Would the hon. member permit a question?

Mr. Horner (Acadia): Yes; I have quite a bit of time now.

Mr. Cashin: My question is this. In view of the fact that the hon. member has received the maximum P.F.A.A. payment each and every one of the last five years, does he really feel so qualified to pontificate on these complicated matters facing Canadian farmers? Also in view of the advantages of that legislation, does he really feel justified in opposing this legislation?

Mr. Horner (Acadia): Mr. Chairman, I think if the hon. member looks a little further he could go back beyond five years, although I do not know what happened during the six years he was talking about. I think this fortifies my qualifications for speaking to the bill this afternoon. If I was able to collect such a payment as a bona fide farmer, it proves that I am qualified to speak as a farmer this afternoon.

Mr. Watson (Châteauguay-Huntingdon-Laprairie): Would the hon. member permit another question? Speaking as a farmer I wonder whether he would agree that the Farm Credit Corporation has personnel which are more competent to assess the borrowing potential of an individual farmer than is the industrial development bank of which he talked a few moments ago?

Mr. Horner (Acadia): I would agree with that, yes. But then again I would say that perhaps a local bank manager might be more