

*Farm Credit Act*

farm, to pay the same appraisal fee as a man who gets a big loan. How can you say, with any degree of equity, to the farmer who gets a small loan that he has to pay a \$50 fee and the man who gets a large loan is also told that he has to pay \$50? Surely, this is making the little guy pay through the nose and is a bar that should be removed. I suggest to the minister that the original appraisal fee of \$10 was far preferable in every way to the \$50 fee which has been provided by the regulations.

Now, Mr. Chairman, we in this party have been asking the minister to consider sending this measure to the agricultural committee. We think it is a good suggestion. We think it would be a very good thing to have this measure go before the agricultural committee where the officials could be called, where they would give evidence, where they could be questioned, where we could ask the minister to give us some answers to some of the problems that have been raised. I regret very much that the leader of the Social Credit party, when he spoke following my speech the other night, opposed this suggestion. I feel it was a mistake on his part because I do feel that many members in the Social Credit group want to see a better deal for the farmer.

But apparently some kind of arrangement has been made in this house so that no matter what the vote is, no matter what the justice of the vote is, the members of the Social Credit party always vote with the government. Now, that seems to be the situation. I do not favour the deal that they have made.

**Mr. Ricard:** What deal did you make, yourself?

**Mr. Argue:** I would suggest to them that they have carried this much too far.

**The Chairman:** Order. I would make two points. I think there is a suggestion of imputing motives to the Social Credit party, and that is not in good taste. I do not think the hon. member can comment on this sort of thing and really stay within the rule of relevancy as it relates to the resolution under consideration.

**Mr. Argue:** Well, Mr. Chairman, I withdraw any implication of motives. I come back to saying that I believe it would be a good idea to send the bill which will be introduced following this resolution to the committee on agriculture. I point out to the members of the house, and I point out particularly to the members of the Social Credit party, that here would be a good opportunity for the members of this house from all

parties to make recommendations for excellent changes. These would not involve matters of confidence in this committee. I suggest the \$50 fee should be reduced to \$10. This would not upset the government in any way. If a recommendation came into this house to change the formula in such a way that smaller farmers could get more loans, it would be a recommendation and not want of confidence.

Then, when these recommendations came from the agricultural committee to this house, with the blessing I would hope of the Conservative members in the committee and certainly I would hope of members of other parties, the government could decide whether or not they would accept those recommendations. If they feel so strongly opposed to certain regulations, then if they wish they can get up in the house and say this is a matter of want of confidence. I do not think they would, and by the leader of the Social Credit party saying he is opposed to having this measure go to the committee he has done a disservice to the farmers from one end of the country to the other. By refusing to send it to the committee he has made it impossible for the members of the agricultural committee to effect a large measure of improvement in the bill that is to be presented to this house.

The minister had a lot of things to say in his speech. As recorded at page 688 of *Hansard* for October 18, he said:

There were some new members who, probably in their innocence, told the committee that we have to give more loans to the small farmers. That is exactly what we have been doing.

Yet when we tried to find out the range of loans given to small farmers we did not get the information. We got a little information. The minister took a high figure and said there were 2,500 farmers who got loans of \$10,000 or less, out of somewhat less than 6,000 farmers who received loans. This means that only 42 per cent of the farmers received loans of less than \$10,000 and 58 per cent of the loans were in excess of \$10,000. This proves, I suggest even without the other evidence which I asked the minister to produce, that the small farmer has been discriminated against all down the line.

I further suggest that there is a reason for this. The government has raised interest rates so high that the Farm Credit Corporation is losing money, and I am afraid that if they were asked about it in the agricultural committee they would reply "Well, we are lending the money in the big loans. We will not have high administrative costs if we put the money out in fewer loans, in large amounts