

*Social Security*

workers by going to the marketplace. In my area the farmer will be looking for tobacco workers. In addition, farmers in my area have the task of curing tobacco.

One might ask: Why does the farmer not hire clerical help? It is not practical to hire clerical help for two months of the year; it does not make sense. Also, clerks are just not available. I have heard of accountants who hire themselves out to farmers; yet when the crisis comes, when the accountants are most needed, they are not available, not being able to spread themselves among all the farmers who have retained them. Farmers have neither the time nor the experience to handle that type of work. Even though the farmer may retain an accountant, he must still keep detailed records to turn over to that accountant.

There is also the matter of the lack of education, and the language problem. In the area I represent we have a great many so-called new Canadians whose mother tongue is other than English or French. Though they may converse reasonably well in English they have the greatest difficulty in understanding printed directions and instructions which arrive on their desks in reams almost every day.

**Mr. Nesbitt:** Seven copies.

**Mr. Knowles (Norfolk-Haldimand):** Perhaps the language difficulty is our greatest difficulty. I talked to one young farmer who had a successful farm, a modest home and a good income. But he was overwhelmed with the paperwork that daily came to his desk and he said quite frankly, "I do not know what all this means. They are going to come here and fine me because I could not fill out these papers." That farmer just could not understand what he was required to do.

Farmers resent being a collection agency for the government. In addition, they resent having to police the plans I am talking about. Many migrant workers bitterly resent having deductions taken from their wages. As a result the farmer is forced to make the deduction his worker does not like, and thus the farmer becomes a policeman enforcing the plan.

● (5:10 p.m.)

What is the effect on the workers themselves? I am speaking only of migratory workers, the people who go in for the harvest season. But there are others who help at these times, including housewives, students from

the high schools and retired persons. These people resent the deductions and it is difficult for the farmer to induce them to work for him. And at the end of the 25 days, when he must deduct these sums from their wages, what happens? These workers quit their work and move to the next farm. Twenty-five days are exempt, you see; so they work for a new employer and are not required to submit to the deductions. The government therefore is not really making any money out of this. The department is not getting anything now, because the majority of these people will not work for more than 24 days before they move on.

Consider the situation in which the farmer is placed. His crop is in the field, and something must be done in order to recoup the money invested in it, to repay a bank loan which might amount to as much as \$25,000. These farmers are placed in an unenviable position.

A word about the effect on students. It seems eminently unfair to deduct from a student's wages sums in respect of these special plans, when he is working only to finance his way through college or to build up savings which will enable him to enter college. On the one hand, governments are taking money from students, while on the other it is making available student loans to help finance their education. These people will never benefit in the majority of cases from the contributions they make and in any case the sums contributed are negligible.

The solution lies in the resolution I have offered to the house and to the government for consideration, a motion which asks that this exemption be extended from 25 to 40 days. This would allow all agricultural crops to be harvested without the red tape which the present situation entails. I am not asking this as an individual, or because half a dozen farmers have urged me to raise the matter. I am speaking on behalf of the whole of the agriculture industry.

I have before me briefs which the Ontario fruit growers and the Ontario tobacco growers have presented to the Department of National Revenue in Ottawa asking for consideration of the proposal I have made this afternoon. The department listened with great respect to the arguments presented to them, and I feel the officials and others were sympathetic. However, they said—and this seems reasonable enough—that the scheme had only been in operation for one year and that it was not government policy to make any changes