

*Supply—Mr. W. H. A. Thomas*

holdings are in most cases too small to permit economic development. They range from just 4 or 5 acres up to about 40 acres. The reserve was surveyed many years ago into 40 or 50 acre lots and these holdings have been broken up. Some of the 40 or 50 acre lots are now owned by several individuals. Very few of the holdings are large enough to be farmed by one individual.

I suggest that some means must be found to effect the pooling of the smaller individual holdings on the reserve. I believe it would be worth while to consider setting up a band co-operative or band corporation for this purpose. The co-op or the corporation as it is called—I think it is possibly better to call it the co-op because this is more easily understood—could rent the land from individual holders under long term leases and turn over a share of the crop to the owner of the land as rent.

With proper management this excellent land should not only pay for its development over a term of years but should also provide the owners with considerable annual income and should provide an additional profit for the encouragement of the band or co-op or corporation. Development funds for securing drainage and equipment should be made available through the Farm Credit Corporation or through the industrial bank or through development funds provided by the treasury to the Indian affairs branch.

In addition to the economic benefits which could result for many individuals, I would suggest that a great change could be made in the appearance of the Caradoc reservation. The abandoned fields of weeds and brush are depressing not only to the people who drive over the reservation but also to the Indians themselves. I believe that morale on the Caradoc reservation could be lifted by these means of cultivation that I have indicated rather than by abandonment.

Many new homes have been built on the reserve in recent years. A fine new central school has been provided and modern bus facilities for the children are in operation. Roads have been improved and plans are being made jointly with the county and with the province for improved new road construction. The people with new homes are mowing their lawns and otherwise improving the appearance of the whole reservation. I might say too that the agency there has promoted a program of well digging. The water is fairly close to the surface in that area. Some of the Indians there were using

poor wells. The agency set up a committee among the Indians themselves and through band funds or otherwise has promoted or set up a program for the provision of good wells on the reserve. This was a great improvement.

The key to the success of such an agricultural development would be management. The basic requirements of a manager should be, I believe, at least a Bachelor of Science degree in agriculture together with a farm background. Machine operators and other help required would very likely be available on the reserve. But if inexperienced management were used on a program of this kind it would be the surest way to destroy it. Management in a case of this kind is all important.

In discussing this matter with some of the residents of the reserve, such as band leaders, they suggested that the leadership in the formation of such a co-op should come through the Indian affairs branch or through the department. The Indians fear that the band councils have not had sufficient experience with this sort of thing to offer the leadership required. I should like to leave this proposal, Mr. Speaker, for the consideration of the Indian affairs branch and for the Minister of Citizenship and Immigration (Mr. Marchand). I believe there might be something worth while in it and that it might be worth while to consider.

Another matter of considerable importance not only to the farmers of Canada today but to all segments of our economy is the revision of the Bank Act. It is the recommendation of the Porter Commission that the 6 per cent ceiling on bank interest rates be removed. Newspaper reports have indicated that there is considerable discussion and considerable difference of opinion concerning the removal of the 6 per cent bank interest ceiling.

I have noted a tendency on the part of governments in recent years to take our legislative medicine in too large doses. Instead of deciding in which direction we should go and working our way slowly and surely in that direction, we flop from one direction to the other and a great deal of effort is lost and some mistakes are made. I should like to make this suggestion which I should like the government to consider when they come to decide what they want by way of revision to the Bank Act. Instead of going whole hog on this matter, they could go part way with the Porter Commission in the recommendation that the interest ceiling should be removed.