

*Farm Credit Act*

the staff in all the provinces except one and I have driven home as hard as I can exactly what I have been saying here today. I used this type of simple little lecture, that I do not care how miserably dressed a person is when he walks into your office or when you meet on the street; you treat that person as if he were a leading personage in the kingdom because that person is a fellow Canadian and is not going to be given that infamous treatment that was given by the old farm loan officials in the old days. Even though a person speaks in broken English—

**Some hon. Members:** Oh, oh.

**Mr. Hamilton:** —he will get the same treatment in the farm credit offices. I mention these things because they rankle us deeply in certain parts of Canada.

I have now made my point that I wanted to make about small loans. There are many other points here that I think I can let slide or can possibly cover if I am obliged to speak again during the debate. However, I wish to conclude by dealing with one point raised by the hon. member for Assiniboia, namely that this legislation should go to the committee. I would not be at all opposed to taking this legislation to a committee but, as I sense the feeling of this committee I think members of every party here have made it clear that this is good legislation, that they are glad to see it going so well, that they are glad to expand the money being made available and they have put forward constructive ideas. I should like to suggest very sincerely that we do not hold up this legislation any longer than we need to, in order to put our ideas before the house. Let us have the first reading of the bill, and the second reading, and let me get on with the job out across the country. If hon. members will do that, I will appreciate it greatly. This is good legislation. We are fulfilling the promises made by the Minister of Agriculture in 1959 that as soon as we had any new ideas we would bring them in. These amendments can be given to you the minute the first reading is over. We will get copies in both French and English and you will find out that not only is the amount expanded—and it will be expanded whenever the farmers need it—but also it is designed, as I said in my opening remarks, to make it more flexible and to broaden it out. This is aimed particularly at the farmers of eastern Canada, to give us a chance to get in and to make loans on types of operations that you cannot make if you consider agriculture purely from the traditional point of view. Hence we have included off-site or off-farm employment as a type of employment. We

[Mr. Hamilton.]

have included new types of operation on the farm which are not traditionally agriculture.

These are the two main changes. I might point out that already there is an interest in this matter. Earlier in my remarks—I refer to my first remarks—I mentioned that I was not satisfied with most of the loans going into certain areas. I am very pleased to get new figures tonight for Quebec. In 1961-62 all we lent in Quebec was 109 loans for \$1.7 million. This year, which is only seven months on its way so far, the figure up to October 15 is 316 loans for \$4.8 million.

**An hon. Member:** Election year.

**Mr. Hamilton:** The estimated business for the balance of the year is about \$12 million in Quebec.

**Mr. Asselin:** Is that not owing to the rebate of interest by the provincial government?

**Mr. Hamilton:** I think this makes clear how all our officials, from the minister on down, are pulling our full weight in meeting what we see is the next great big problem, along with the dairy problem, of getting at the income of what you might call the eastern farmers, and when I say eastern farmers I include the farmers of British Columbia as well.

**Mr. Argue:** Mr. Chairman—

**Mr. Caouette:** Mr. Chairman—

**The Deputy Chairman:** I believe the hon. member for Assiniboia wished to ask a question. Following that I will call on the hon. member for Villeneuve.

**Mr. Argue:** I had a question that I should like to ask the Minister of Agriculture. I thought it might have been more appropriate to get the answer at that particular part of his speech. However, he was good enough to suggest that I might ask the question now. It has to do with the distribution of the various categories of farm loans in numbers for the various years. The minister has put in *Hansard* a graph which shows a very laudable increase in the aggregate amount of loans and a substantial increase in the number of loans. Tonight he has asserted that under his administration he is emphasizing small loans to the low income farmers. I therefore ask him to put on *Hansard* the number of loans in each \$1,000 range of size, for each of the years in question so that we can see the picture. The average loan was roughly \$11,000. I should like to know in each of those years the number of loans shall we say of \$1,000 and under, the number between \$1,000 and \$2,000, the number between \$2,000 and \$3,000 and so on, so that we can get a complete picture of the range of loans. The