

Hon. Mr. Croll: The cost today is \$5 million, and what it was many years ago wouldn't matter.

Hon. Mr. Aseltine: That is the average over 20 years.

Hon. Mr. Croll: Yes, and it seems to me that is cheap enough. What troubles me—and I would like an answer from the honourable senator from Blaine Lake—is that at the present time we have hail insurance and calamity insurance. As a layman I do not understand why we have not got crop insurance. If a Government can insure household mortgages why can't it insure crops?

Hon. Mr. Macdonald: The householders pay for the full insurance.

Hon. Mr. Croll: The farmers are paying a 1 per cent levy for the benefits under this act.

Hon. Mr. Macdonald: But the householder pays the full cost of his insurance.

Hon. Mr. Croll: He may and he may not. I am not so sure he does. We have not had calamities such as farmers have encountered. We may never have them. We have had 10 years of mortgage insurance in this country and we have had to pay out in only one or two instances. Consequently we have been able to build up a surplus fund. There is a premium that the farmer could pay, even if it isn't 1 per cent it could be 2 per cent.

Hon. Mr. Macdonald: Under this bill are you suggesting that premiums should be increased?

Hon. Mr. Croll: I am suggesting the premiums should be paid by all farmers. Let them all pay.

Hon. Mr. Macdonald: All over Canada?

Hon. Mr. Croll: Yes, certainly, and benefit. The honourable gentleman from Blaine Lake is quite right: whereas there are no benefits for Ontario and Quebec and the Maritimes under this bill, there are other benefits that come to us at various times. I heard about it in the House of Commons. I heard about the wheat that was supplied by the western farmers at a low price during the war, which provided us with cheap bread in the east. We were told this was a sacrifice on the part of western farmers. When they added it up it came to an astronomical figure, and somebody said "You had better vote this \$63 million, because if you don't it will cost you \$263 million." And I voted it. I thought I was getting off cheap. These are the things we have to give consideration to. I am intrigued and concerned as to why these farmers have not got insurance on their crops in the same way that other parts of the economy are

protected. If people can come to this Government and ask for business insurance—and that is what a tariff is—why can't farmers get crop insurance? Let us all pay. I don't know what the premium needs to be. I do not know what it is, and that is why I would like to hear about it from the honourable senator from Blaine Lake.

Hon. Mr. Horner: I understand that a study is being made in this respect at the present time, and the farmers of western Canada hope to get full farm insurance legislation in operation as soon as it can be worked out.

Hon. Mr. Croll: That is a promise?

Hon. Cyrille Vaillancourt: The sponsor of the bill (Hon. Mr. Horner) said that eastern farmers receive a kind of bonus for transporting wheat.

Hon. Mr. Aseltine: Not wheat, feed grain.

Hon. Mr. Vaillancourt: For second-grade feed grain for cattle and hogs farmers in Quebec, Ontario, and the Maritime provinces pay 10 cents more than the world market price for feed grain.

Hon. Mr. Horner: I have never been quite able to understand that myself, but I merely remarked that the price of our grain for feeding purposes will be coming down again.

Motion agreed to and bill read second time.

REFERRED TO COMMITTEE

Hon. Mr. Horner: If it is the wish that this bill go to a committee, I suggest it go to the Banking and Commerce Committee.

Hon. Mr. Crerar: I think that would be a good idea.

Hon. Mr. Brunt: Agreed.

On motion of Hon. Mr. Horner, bill referred to Standing Committee on Banking and Commerce.

ANIMAL CONTAGIOUS DISEASES BILL

SECOND READING

Hon. George S. White moved the second reading of Bill C-41, to amend the Animal Contagious Diseases Act.

He said: Honourable senators, in moving second reading of this bill to amend the Animal Contagious Diseases Act I wish to make a brief explanation of the amendment—which has two purposes: One is to permit payment of compensation at market value for cattle slaughtered in controlling an outbreak of a serious animal disease which was not normally present in Canada; the other is to raise the statutory maximum compensation