I can go a long way back. We do not have to blame the present government entirely because we have the loss of the Crow rate, a considerable saving to the government but an increase in costs to farmers. We have increased freight rates which a few years ago were kept at a certain level at an expense to the government. This is no longer going to be kept in place. Again, there is a saving to the government and an extra cost to the farmers. The elimination of the fuel rebate provided for a saving to the government and an extra cost to the farmers.

The GST that is being planned is going to increase the cost of production to the farmers and add nothing to their incomes. In fact, if the GST is charged on products of the farm, it is likely that that GST will be higher than the cost of the farm product going in for sale.

We are here to talk about Bill C-48 dealing with crop insurance. This bill also has as its main reason for being an attempt to reduce the costs to the government. In this case I have to say the costs are not being passed on to the farmer, they are being passed on to the provincial government, but they will probably end up coming out of the pockets of the farmers anyway. As far as the farmer is concerned, there is really no appreciable improvement.

The amendments to the Crop Insurance Act will save the government money from crop insurance in most cases because it will only be paying 25 per cent while before it had paid approximately 45 per cent. I want to quote from *Farm and Country* an article by Tom Button. He states, and it is pretty much the viewpoint of much of the farming community at this time:

> If you couldn't afford crop insurance in 1989, don't expect to be able to pay the premiums in 1990.
>
> If you could afford it, but found it so tilted against you that you could almost never expect a pay out, don't expect any improvement.
>
> After four years of crop insurance debate, farm leaders have finally seen exactly how Ottawa and Queen's Park intend to reform the country's crop insurance plans.
>
> They're shaking their heads in disbelief and disappointment.

That is a quote from *Farm and Country* about the changes in the plan in Ontario. In the west, Mr. Speaker, where you and I come from, it is not going to be that much better, although there is a much larger use of insurance in the west than there has been in most of eastern Canada.

We have to recognize that there have been problems with the crop insurance program and those problems are the reason that the government should be moving in that particular area. Most of the problems that were there before are being dealt with in some method in this bill and a lot of that is worth while. But if this bill was intended to improve the lot of farmers, to make family farms more viable, then the government missed the target.

The quote that I just read indicates that the changes are not contributing to the viability of the family farm particularly. The process of change, I guess, is laudable in that a paper was put out for discussion, there was consultation between producer groups and the government, then there was more consultation. The consultation brought in 64 briefs that the government looked at but there was no feedback from those consultations. None of those producer groups were contacted to be asked why they wanted to do what they wanted to do and were not told why the government rejected the proposals.

The final changes in the act were brought forward by the federal and the provincial governments in an agreement in Prince Albert a year ago. That is the basis of the legislation in the House and I think it is one of the weaknesses of our legislative process because quite often the legislation could be improved if the consultation took place after the decision that the government had made to go ahead was already in place.

What does the bill do? It changes the basis of the yields on which you can be paid which is basically a good idea. It increases the maximum coverage to 90 per cent. That is something that the farmers asked for. The result is pretty much an illusion because what it suggests is that you can buy 90 per cent insurance coverage, but according to the Ontario Agricultural Commodity Council, the act will be changed to allow optional insurance coverage at 90 per cent of farm average yields but a restrictive formula would be put in place so that many Ontario crops would not receive 90 per cent coverage.

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Farmers have asked for premium levels to be determined for each crop at the 90 per cent coverage level with farmers having the flexibility to determine whether