

*Farm Improvement Loans Act*

any large corporation. I do not intend to name any names, but there are corporations which are deep into the hog business, the poultry business and the cattle business—corporations which are not really farmers at all. I do not see why we should lend money to them at any specific rate of interest whatsoever.

The small farmer who is caught in the cost-price squeeze and whose turnover is not large enough to allow him to absorb his costs and make a reasonable profit is in an entirely different situation. He is not in any position to argue with the financial institutions, nor is he in a position to bargain at the marketing end. The grain market is in the doldrums. The small hog raiser is in competition with the big producers, and he will not be able to compete any more effectively if we lend his competitors money at a reduced rate, whatever the actual percentage may be.

The little man is certainly not going to get loans if the criterion is to be 100 per cent certainty of repayment. If the policy is not to lend money until the success of a venture is guaranteed, no small farmer will ever be able to get a loan. He will only be driven downward, or else we shall find ourselves with a system of feudal tenure of land in this country, something which I believe would be disastrous. It surprises me that in putting forward these ideas I am not backed up by a Minister of Agriculture who believes in the principle of interest free money for the little people.

Nowhere in the regulations made under these four acts do I find the emphasis placed where it should be, that is, on maintaining a happy agricultural industry in the hands of little people living on the land and depending on the land for their livelihood. A system of licensing farmers would help us in designating what a farmer is. The minister has the ability to take this step. His department has the statistics available. If this suggestion were followed we would arrive at an essential basis on which to evaluate any legislation having to do with farming in Canada.

When we are dealing with farming I do not think we ought to spend our time splitting hairs. During the last election, Liberal propaganda pointed the finger of scorn at the present leader of the Conservative party, saying he was a socialist because he hoped to guarantee people an income. The *Edmonton Journal*, which is not thought of as a Conservative paper, had this report on Monday, June 3: "Mr. Trudeau assured the farmers of Canada an income." To my mind the word

"assure" and the word "guarantee" mean one and the same thing. I am certain hon. members to my extreme left are in favour of a guaranteed income. So it must be our unanimous opinion that the people of Canada should enjoy a decent standard of living wherever they find themselves. The Prime Minister called it an assured farm income. The Leader of the Opposition called it a guaranteed farm income. I say—and I am no socialist—that when we are spending the taxpayers' money to guarantee anybody an income we should take a very good look to see exactly whose income we are guaranteeing.

● (3:50 p.m.)

The present administration takes pride in the fact that it has provided a great amount of money for farm credit. I am not sure of the total but on the books there is \$915,837,195 outstanding, very close to \$1 billion on these accounts alone. Personally I think all this money has not been going to the right people. The villages of western Canada, and I presume the same applies in the maritimes, Quebec, Ontario and British Columbia, are feeling the pinch of lack of population.

People who are interested in housing know what a problem we have in that regard. They have done their work and they can tell you that this business of driving people off the land into the cities is the wrong trend. We are indeed going to be a very sad country when we have 20 million or 30 million people rammed into our cities. The city is not a good place in which to raise families. It is not a good place in which to develop the individual initiative of which Canada has always been proud. It is very costly and unhealthy to live in a city. Driving people to live in a city is a backward step.

In case hon. members think that I have nothing but criticism I would point out that I have an answer to the problem. The small farmer can be protected by making sure that any government support policy is based on a reasonable quota system related to the family farm. This is the way to give an assured farm income or guaranteed farm income, whatever you want to call it, whereby the people who need it most can get that standard of living to which they are entitled, particularly if they are willing to work. There is no question of the farmers' willingness to work; otherwise they would not stay on their farms. They would crowd into the cities and there try to get on welfare plans. In the cities they would have an unnatural way of life, in many cases