## The reply was as follows:

The Farm Credit Corporation advises that as of the end of the fiscal years the amount remaining in arrears as a percentage of the amount due during the year was as follows:

Then followed a table for the three fiscal years. In the year 1969-70, the amount in British Columbia was 15.5 per cent; in Alberta, 19.3 per cent; in Saskatchewan, 11.6 per cent; in Manitoba, 14.0 per cent; in Ontario, 7.8 per cent; in Quebec, 3.8 per cent; in New Brunswick, 4.9 per cent; in Nova Scotia, 10.2 per cent; in Prince Edward Island, 11.3 per cent, and in Newfoundland 7.8 per cent. I will skip the intervening year, but in 1971-72 British Columbia showed a slight decrease to 14.9 per cent, Alberta increased to 21.0 per cent, Saskatchewan to 21.1 per cent, Manitoba to 24.7 per cent, Ontario dropped to 7.0 per cent, Quebec increased to 4.5 per cent, New Brunswick to 6.2 per cent, Nova Scotia down to 7.5 per cent, Prince Edward Island increased to 14.3 per cent and Newfoundland to 13.9 per cent. Those figures are staggering and they demonstrate just how greatly depressed is our farm economy, especially in the west. They also, I submit, cast severe doubt upon the ability of the farming community to avail itself in any significant manner of the improvements in the farm credit legislation which the bill represents.

To give the devil his due, there are, as I have said earlier, a number of provisions in this bill which I look on with favour and I might mention some of them. I like the idea of changing the word "necessary" in the act, with respect to when loans may be provided, to the words "will facilitate", so that loans may be made for any reasonable purpose related to the acquisition, operation, maintenance or development of a farm business. I like the idea that the provisions of the Farm Credit Corporation Act will apply only to Canadian citizens or landed immigrants. I like the idea of increasing the amount of money available to farmers. Even single farm operations nowadays grow large enough to require the amount of capital input that this act will now make available.

I like the idea of the Farm Credit Corporation making money available to farmers to undertake an enterprise on their farm that is not directly related to agriculture, so they can supplement their farm income and stay on the land. I like the idea of allowing persons to remain on the land for a period not exceeding their lifetime or the lifetime of their spouse if the land should pass from their hands. I also like the idea of making the age of majority, according to the legislation, correspond with provincial legislation since many provinces have now reduced the age of majority.

Indeed, as far as the actual provisions of the bill are concerned—I speak of its contents, not those things which it omits to include—I can find very little with which to quarrel. However, I am somewhat troubled by clause 1 of the bill, as I said earlier, which provides that section 11 of the act be amended by adding after subsection (1) the following:

The Corporation has all the powers necessary to carry out such duties or functions as may be assigned to it by the Governor in Council in relation to the administration of any agricultural program or as are assigned to it pursuant to any other Act of the Parliament of Canada.

It is apparent from the minister's remarks when introducing the bill for second reading that the section is

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designed to enable the Farm Credit Corporation to administer the farm adjustment program, the minister's conception of how to help the small family farm. We do not yet know the details of that program, we do not know how it is to operate. Indeed, most of us have gained at best only a fuzzy understanding, from the minister's statements to date, of the principles which will govern the operations of the plan. Passing this clause of the bill as it now stands gives the government carte blanche to operate as it chooses in the area of farm adjustment, and that is the kind of power that any legislature would be mad to give the executive arm of government except in the most exceptional circumstances. I know that clause 1 will come under intensive scrutiny by the Standing Committee on Agriculture when the bill comes before the committee, but I would urge the minister to accept the fact that such scrutiny is entirely warranted in view of the magnitude of the powers he is requesting for himself and his cabinet colleagues. I urge this view on the minister, especially in light of his repeated assertions that he wishes the legislation to have hasty passage.

For example, it would seem from the minister's statements on the farm adjustment program that the program will actively discourage the part-time farmer, the man who may have a marginal farm but who enjoys farming and wishes to stay on the land and to supplement his income by working in a town, in industry or in commerce. I stand to be corrected if that is not the purpose of the minister's farm adjustment program, but that is the understanding that I gained from reading his speech. If this is the case, if the minister does actively wish to discourage the part-time farmer, then I wonder if this kind of policy is wise. There is already an over-concentration of population in our cities, and this concentration is increasing. I am wondering whether we should not be doing everything possible to arrest or to reverse this trend till such time, at least, as our cities are able to cope with the problem that is generated by this massive increase in population, this massive influx of people in their late forties and early fifties who are looking for work and have been trained to work on farms, not in industry.

## • (1540)

It would seem to me there is a practical virtue in doing everything possible to reduce the flow of people from rural parts of this country to the urban parts, at least until such time as we know how to cope with the concentration of population in the urban areas which we do not know how to do at the present time. If I am correct in the assumption that it would be best to arrest that flow, and if I am correct in assuming that the minister's adjustment plan would actively discourage the part-time farmer, and it would seem to me these two ideas are in conflict, the minister should have another look at the adjustment program, and this House should consider it and discuss it before any action is taken. This bill would allow the minister to put the program into effect virtually through order in council. That was really an aside, and I shall now return to the main theme.

I very much fear that this legislation, which is reasonably good when you look at what the bill includes and not what it excludes, will not accomplish the objectives the minister desires simply because the necessary steps have