May 9, 1972

decreased very significantly. The average age of a borrower is somewhere around 35. A very small percentage are under 24 years of age, something like 2 per cent of the people. The average age of the farmer now in business is in the vicinity of 57, 58 or 59. We must do something to bolster the prospects of the young person who wants to engage in farming as a means of livelihood. Such a provision should be incorporated in this bill as our amendment suggests. If we are going to spend \$150 million to get people off the land, we should allocate a similar amount to get people back on to the land. We must maintain an equitable balance between our rural and urban populations. Perhaps we should go beyond that and make an all-out effort at restoring confidence and viability in rural Canada. I suggest we should form a department of rural affairs and rural development. DREE, which to some extent is responsible for rural development, has been another devastating failure. The Department of Agriculture is not concerned with the social implications it has created through this adjustment process. I believe a department of rural development and rural affairs, whose main objective would be to promote amd maintain a healthy and viable rural Canada, is something worth considering.

The problems of agriculture in rural Canada fall into three categories; agriculture, social adjustment, which perhaps comes under the Department of National Health and Welfare, and rural development. We do not have a co-ordinating body which looks at all these problems and which can be used as a co-ordinating device. The Department of Agriculture wants to rationalize everything for the sake of developing, promoting and maintaining a competitive and efficient production system regardless of the human side effects. DREE wants to encourage growth in the so-called urban growth centre, literally forcing people to migrate from rural to urban centres in order to find employment. The Department of National Health and Welfare looks at the problem on a broad basis, but is not truly meeting the challenges of social adjustment that are taking place in rural Canada. It is merely seeking more funds and herding people into the cities against their wishes, many of whom are ending up on welfare.

Rural life is what these people want. They want to stay in the rural areas. More consideration must be given to the processing of agricultural products and the establishment of light industry in rural Canada to provide the necessary alternatives. It is inconceivable that in this country, which offers so many opportunities, a person cannot be permitted to make a decent living in rural Canada if he so desires. A department of rural development and rural affairs would co-ordinate all these aspects into a viable policy that would put the emphasis on people rather than efficiency. As I said before, rural Canada must not be allowed to die. It must be strengthened and bolstered. If we do not face up to this problem now, we will have a situation in the future which will make our contemporary problems of pollution, poverty, drugs and so on pale by comparison. There is always a social price to pay for any automated or technological change that takes place. The coal miners and textile workers have received assistance. I believe the agricultural industry must be considered similarly in the light of alternatives for the

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rural areas rather than allowing the mass exodus of rural people into the urban society.

The other point we must consider is this. We must put a damper or perhaps a moratorium on the philosophy of bigness. In my opinion, bigness and the family farm concept are not compatable. If we allow this government to continue in the direction it is going, the family farm will disappear by 1980. What is meant by a family farm? Many members have suggested that it is impossible to define. One thing the Task Force on Agriculture did was make a rather succinct definition of the family farm. I wish to quote the opinion of the authors of the task force report on agriculture with regard to the future of the family farm. I quote:

-one of the most commonly accepted definitions involves the following considerations:

(1) The farm operator makes all or most of the managerial decisions;

(2) The farmer and members of his family supply most of the labour needed;

(3) The available farm resources are sufficient to provide the family with at least a minimum standard of living;

(4) Tenure is reasonably secure for the operator and his family.

Let us look at what the task force believes the future holds for this kind of operation. This is according to the Liberal bible on agricultural policy. I see the parliamentary secretary shaking his head. But he knows, as I know, and as do most members of this House, that every agriculture policy which has been brought forth by the government has emanated from this book. On page 335, we read the following:

• (1630)

It may become impossible eventually for the individual farmer to accumulate sufficient savings during his lifetime to develop an efficient size of business and own a debt-free farm by the time of retirement. The growing management skills, the need for greater integration between production and marketing and the ability to withstand heavy risks may not be within the capacity of the family-operated farm business by the end of the century. A corporate form of farming with hired management and equity financing through the stock market may eventually evolve out of the farreaching changes which are certain to occur in agriculture during the next two or three decades.

Having regard to the confidence which the government has placed in this report, all I can say is this: goodbye to the family farm.

When we consider this subject, it behooves each and every one of us to draw the government's attention to the farm situation and the direction which is now being taken. The measure we are presently considering constitutes a further step toward the death of the family farm and of the rural communities. It is a step in the wrong direction. I do not believe it will strengthen the industry. I maintain. rather, that it will weaken it. The timing of this program is of considerable significance. It comes before us in a year in which there is ample evidence of a serious deterioration in the industry. Older farmers, in particular, are disgusted with the way in which agriculture has been going. The words "small farm development" admittedly offers some appeal, but again I warn hon. members that the bill spells the beginning of the end of what we have traditionally referred to as the family farm.