

*Government Orders*

smaller or medium-sized towns or wherever it might happen to be, and take that process on.

Unfortunately but in reality the world has changed in the last few years. We have been very successful in the past in selling grain on the world market, but we know that for many producers today world prices do not allow them to survive economically. We have to consider ways in which we can value add that grain. I am only using that as an example of products that are produced by family farms in Canada today.

Another positive change in this bill is the opportunity for the Farm Credit Corporation to take more than just the real property as security. At the present time the Farm Credit Corporation takes a mortgage on the property on which it is loaning money. That is the extent to which it can go for security.

The bill allows the board of directors to make regulations that will allow them to take off-farm property or off-farm security as security on a loan to be used in agriculture. In my view, this is a positive step. This allows someone to have a job somewhere else or to acquire some capital or some equity someplace else and then use that to back their farming operation or their rural on-farm manufacturing or value added business that they might want to put in place in a community.

It also gives the Farm Credit Corporation, and I think this is a plus as well, the power to set interest rates. It does not have to go to the cabinet each time it wants to change interest rates. The board of FCC has the ability and the duty of borrowing money wherever it can borrow at the best interest rate it can get. Now it is able to set its own interest rate on what it has to charge.

I say last, but certainly not least, is that it is made very clear in this bill that it is the intention and the direction of the Farm Credit Corporation to act on a break-even basis. Unfortunately in the past we know too well that the Farm Credit Corporation has not always done that. For the good of all of us and for the good of the taxpayers in Canada I hope and I think it can fill all of these other requirements and duties and obligations that it has and still do it on a break-even basis.

I remind the House as well that this is, as other speakers have said today, not necessarily the be all and

end all and the answer to the financial crisis in rural Canada and the farming communities today. There are problems out there. The present government likes to brag about the amount of money it has directed toward rural Canada and to farmers in its term of office. Yes, it has been a considerable sum of money. But I have to remind the government that it has not been successfully and correctly directed.

If we look at the situation we have on farms in Canada today compared to when this government came into power, the total farm debt today is equal to or greater than it was.

• (1610)

The number of farmers that are exiting the industry is at the same rate if not greater than what it was. I could give many other examples to simply tell Canadians that what this government has done has not been successful. There must be some changes.

We have to change our priorities and the manner in which we support the agrifood industry and the primary producer. I outlined some of that. My first suggestion would be to assist that industry to take its products through further stages so that if it cannot obtain from the world price or from the price of the raw product a market price for the raw product it can obtain what is needed, a piece of the action from the development and the value added of that product as we go on up through.

The government talks about parliamentary reform and so do we. We in this party have put forward a number of suggestions on how parliamentary reform can make the legislative process more successful. I have used Bill C-95 in some discussions I have had in my riding as a good example.

Here is an example of a topic and a bill that everybody agreed needed to be discussed, revamped or whatever words you want to use. It has been talked about in the agriculture community and the farm community for a number of years.

In my view the process we went through today would have been far more successful if we had taken this discussion first to the Standing Committee on Agriculture and asked that committee and any witnesses it wished to bring forward to that committee for sugges-