

delivers his grain. Perhaps another method of premium payment could be worked out, with all the necessary deduction made at the elevators. If a farmer is willing to participate in crop insurance he could have 2 per cent, 3 per cent, or even 4 per cent and 5 per cent deducted at the elevators. It should be possible to work out such a schedule to cover his premium. I, myself, would be willing to allow a 5 per cent deduction at the elevator because it would be a small portion of the total amount that I would receive. This would avoid some administrative costs and red tape. Perhaps it could be operated in the same way as PFAA. To some extent, it is compulsory. Everybody participates.

Of course, the onus would be on the individual to select the type of coverage he wanted. I may say, Mr. Speaker, that I think it is true that the day of PFAA is coming to a close. I think it may have outlived its usefulness. In my region the area that was first willing to enter the plan was the northeastern part of Saskatchewan, but we always felt we might be contributing to the plan only to help some areas where the average yield was lower. For example, our yield has always been higher than that in the southwestern part of the province, and therefore PFAA has not worked to our advantage over a long period of years. It has worked to the advantage of the southwestern part of the province. Consequently, there may be reluctance on the part of the provincial government to move into that area. Crop insurance is gradually working its way west, although I find it difficult to accept the fact that it has taken 11 years to sell the plan. More flexibility in the method of paying premiums could bring about greater participation.

• (2:30 p.m.)

There is another reason for the lack of participation. The only three crops that can participate in crop insurance in the province of Saskatchewan are wheat, oats and barley. As everybody knows, there has been a diversification of farm products. Farmers have been growing rapeseed, yellow mustard, flax and other crops for which there is no coverage. There is no reason for that. If one crop can fail, so can another. If it can hail on wheat, it can also hail on rapeseed. I do not need to go outside my own experience to know that that is true. Yet, not only must farmers carry crop insurance, they must also carry hail insurance separately; I think that is stupid. Why should a farmer have to pay an additional premium for hail insurance? I imagine that many farmers do not bother with general crop insurance because in their area the incidence of hail is greater than in other areas. I am quite willing to have some percentage deducted from my deliveries to cover insurance; yet I ask, why should I need to take out two or three different kinds of insurance to cover my crop. If the idea of crop insurance is valid, and I think it is, then I say there is room for amendment in the present legislation.

I think we should do our best to urge the provinces to participate in this plan. According to the annual report of the Minister for the fiscal year 1968-69 under the Crop

Crop Insurance Act

Insurance Act, the only crops covered in Saskatchewan were wheat, oats, barley and mixed grains. Alberta provided insurance for wheat, oats, barley, mixed grains and peas grown for processing. I understand that there were plans in 1969 for the inclusion of rapeseed. In Saskatchewan, we have grown rapeseed over the years. Why has rapeseed not been included in that province, particularly in the north? I find this omission difficult to understand. In Manitoba the crops insured were wheat, oats, barley, mixed grains, flax, rapeseed, yellow mustard seed and sugar beets. Surely, the insurance program of that province is more in line with the sort of programs we ought to adopt everywhere. These figures pertain to 1969. I have not seen the figures for 1970. I also understand that in 1969 it was intended, in addition to grain and corn, to cover tomatoes for processing and potatoes. It seems to me that provincial governments bringing forward such programs were acting to meet the needs of their people.

For some reason or other we have been slow in Saskatchewan in moving to provide the type of protection which is needed, especially since we have been urged to diversify. I think governments could work out a plan that would to a large extent eliminate the operation of some of the hail insurance companies. Of course, individuals could still obtain individual coverage to meet their individual needs. I think that the exclusions in the bill render it unacceptable to many producers in the west. Hail comes down intermittently, a factor which farmers must consider. In addition, the growers of rapeseed must also consider that every 20 years some sort of blight settles on rapeseed. It follows a cycle of approximately 20 years; we cannot know the exact day when it will come. Nevertheless, I shall be unable to obtain coverage for my rapeseed. My hail insurance will not cover blight. Consequently, I must pay my premium for hail insurance and, if I want other crop insurance, I must pay an additional premium. As a result, I shall be forced to contribute to two or three insurance companies. They will collect premiums.

I shall also have to contribute to the government's insurance plan if I want protection. Nevertheless if my rapeseed crop is infested with beetles, or if some other disaster affects my yellow mustard or my flax crops, I will not be covered under this plan. That, to me, is reprehensible, and I do not think this should be so. That this can happen shows that there has been an oversight on the part of the government, and that there has been sheer negligence on the part of the relevant administration. I submit it is negligence, Mr. Speaker, because everyone knows that not only does the individual concerned in the disaster suffer agony but that the disaster affects not only that particular part of the country but the entire country.

I, therefore, welcome this amendment and wonder at the same time why the entire scheme should not be overhauled in conjunction with the provincial government. Surely, it would be of advantage if the federal government could talk to the provincial authorities and try to work out improvements to the act. After all, when the disaster strikes, the first administration that you blame