

that every generation has to buy the farm over and over again. Every generation is in hock to the banker and creditors and paying interest over and over again.

Especially with high interest rates that have been prevalent over the last 10 years, anyone who got into farming in that time has found that they are very lucky just to keep up with interest payments. In many cases the farm debt that started out at a relatively modest level has in fact grown. I have had phone calls from many farmers who have said that 10 years ago they were \$70,000 in debt and now they are \$150,000 in debt. More and more land in the farm communities in the province of Saskatchewan is being held by financial institutions and by the Farm Credit Corporation. We need to get urgently at the problem of restructuring this farm debt. If we do not look at the restructuring of this farm debt it is going to end up in the hands of financial institutions. Those families which have been farming that land for all these generations will not get the opportunity to do so any more. Once it is gone it is very hard to get it back. That is one of the big reasons for the depression, the sense of hopelessness that pervades many farm communities.

I am concerned that this legislation is really being introduced in a bit of a policy vacuum. We had a conference to discuss the Green Paper on agriculture which is entitled *Growing Together*. This conference was called the Outlook Conference. I would like to rename the Green Paper "Growing Broke Together", a more appropriate title.

This conference spun off a number of task forces which are just starting to meet and report. My understanding is that while they might individually be doing some good work, in fact there are no linkages between them. Farmers do not know whether the task force on sustainable development, the safety net, transportation, marketing or the various areas they are looking at such as research and development interact. I understand there is no mechanism within the Department of Agriculture to make those kinds of linkages. It seems very premature to me to be talking about this as a panacea to the farm program.

Therefore, I would like to move the following motion:

That the motion be amended by deleting all the words after the word "that" and substituting the following therefor:

Government Orders

"Bill C-48, an Act to amend the Crop Insurance Act, be not now read a third time but that it be read a third time this day six months hence".

I would like to go briefly through the reasons why I am proposing this motion. First, it is very important to review two things about the bill itself. One is the review of the cost-sharing formulas that have been included. Farm groups have made it very clear that their members will find it difficult to maintain the kind of crop insurance that they need with these 50 per cent premium levels. I think that aspect needs another review to make sure that farmers are able to get the crop insurance which is in fact intended for their benefit.

Second, I think we must do this to ensure that the government comes through with its commitment to assist farmers with their seeding program. I think that commitment is coming more and more into doubt as we listen to ministers make assurances which are more and more vague about what form this in fact will take. They cannot answer whether it will be a loan, whether it will be an acreage payment, on what basis it will be paid, when it will be paid out and so on. I think the government needs to be reminded of that.

Third, I think we need to make sure that we no longer continue with *ad hoc* agriculture programs. Before we adopt this particular piece of legislation we must be very clear that coming out of the task forces and the policy thrust being proposed by this government will be the context for the future of this legislation.

The Acting Speaker (Mr. Paproski): I will accept the hon. member's amendment.

Are there questions or comments?

Mr. Maurice Foster (Algoma): Mr. Speaker, I was very interested in the comments of the hon. member for Prince Albert—Churchill River. He seemed to be putting the argument that the government really has no reason not to go ahead and announce the special financing program so that farmers can plant their crops. I think back over the last four and a half months when this question has constantly been put to the Prime Minister, to the Deputy Prime Minister, to the Minister of State for Grains and Oilseeds and to the associate minister of agriculture. We always hear the argument: "We are the last of the big time spenders. We have provided \$20 billion over the last five years".