

*Farm Improvement and Marketing Cooperatives Loans Act*

**Mr. Caldwell:** Mr. Speaker, it is my pleasure to sponsor Bill S-11, an Act respecting the Windsor—Detroit Tunnel. I am pleased that the Opposition Parties and the Member for Windsor—Walkerville (Mr. McCurdy) and the Member for Windsor West (Mr. Gray) in particular are allowing this Bill to pass today.

This Bill will allow the City of Windsor to purchase the Canadian half of the Windsor—Detroit Tunnel in 1990. This agreement was signed on April 24, 1928, between the City of Windsor and the company, following a Private Member's Bill of the Parliament of Canada, being Chapter 83 of the Statutes of Canada, 1927, to allow the tunnel to be built.

**Mr. Jacques Guilbault (Saint-Jacques):** Mr. Speaker, I want to say that our Party also supports this Bill, especially in view of the interest demonstrated by the City of Windsor, which requested that this legislation be passed by Parliament.

Our House Leader, the Member for Windsor West (Mr. Gray), has advocated and worked in favour of this legislation. We hope that it has easy passage through the House this afternoon.

**The Acting Speaker (Mr. Paproski):** Is the House ready for the question?

**Some Hon. Members:** Question.

**The Acting Speaker (Mr. Paproski):** Is it the pleasure of the House to adopt the motion?

**Some Hon. Members:** Agreed.

Motion agreed to, Bill read the second time and, by unanimous consent, considered in committee, reported, read the third time and passed.

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## FARM IMPROVEMENT AND MARKETING COOPERATIVES LOANS ACT

### MEASURE TO ENACT

**Hon. John Wise (Minister of Agriculture)** moved that Bill C-78, an Act to increase the availability of loans for the purpose of the improvement and development of farms and the processing, distribution or marketing of farm products by co-operative associations, to amend the Farm Improvement Loans Act and to amend certain other Acts in consequence thereof, be read a second time and referred to a legislative committee.

**Mr. Lewis:** Mr. Speaker, I rise on a point of order. Mr. Speaker, I believe there is unanimous consent that the Bill be referred to Committee of the Whole.

**The Acting Speaker (Mr. Paproski):** Is there unanimous consent?

**Some Hon. Members:** Agreed.

**The Acting Speaker (Mr. Paproski):** Is it the pleasure of the House to adopt the motion?

**Some Hon. Members:** Agreed.

Motion agreed to, Bill read the second time and, by unanimous consent, the House went into committee thereon, Mr. Paproski in the chair.

**The Deputy Chairman:** Order. House in Committee of the Whole on Bill C-78, an Act to increase the availability of loans for the purpose of the improvement and development of farms and the processing, distribution or marketing of farm products by co-operative associations, to amend the Farm Improvement Loans Act and to amend certain other Acts in consequence thereof.

Shall Clause 1 carry?

On Clause 1—*Short title*

**Mr. Wise:** Mr. Chairman, in the interest of conserving time, I will be as brief as possible. However, I think we slipped from second reading into Committee of the Whole perhaps more rapidly than all of us expected.

In all fairness, I might say that immediately after receiving a copy of the Bill this morning, within 15 minutes I had arranged for a full briefing meeting with my two opposition critics and supplied them with all the information that I have.

I feel it would be appropriate for me to point out the changes in Bill C-78. Basically, there are six changes. Number one is a very beneficial change for Canadian farmers in that the borrowing limit has been raised from \$100,000 to \$250,000. The second significant change in this piece of legislation is that we propose to extend the definition of a "farmer" to include producers who have off-farm employment. I think the benefits of that particular change should be evident to all.

• (1710)

Number three, the other change which will be of benefit to Canadian farmers would be that the Bill would propose a refinancing option. In our consultation with the banking community and with some 40 odd groups in the agri-food industry, the observation was made that it would enhance the legislation if they could consolidate existing farm improvement loans and consolidate debts as well.

The fourth change is another significant change in that it would extend the opportunity for co-operatives. As many Hon. Members will know, there is a lot of processing activity that goes on in the country and also a lot of marketing activity. I think Hon. Members could reflect for only a moment or two within their own regions, within their own constituencies, and probably identify a number of farm co-operatives which could take advantage of this change.

The other change is a small minimal user fee of one half of 1 per cent. It should be noted that this change would mean a