

to the provinces and enable them to provide farmers with a more adequate insurance program.

I should, however, like to ask the minister to introduce next year a bill to provide more adequate insurance for farmers.

I was an insurance salesman for some years, and sold crop insurance during the first two years of this program. I was greatly dissatisfied to see that when a farmer had suffered a loss, too large a proportion of his loss was not covered by the insurance.

I believe the act provides for 80 per cent loss coverage of volume and 80 per cent of value.

Thus, a farmer who should harvest 100 tons of hay does not get a penny if he harvests 80.

I suggest that is one of the main reasons why farmers, those of Quebec particularly, do not avail themselves of the Crop Insurance Act.

Any settlement for a loss starts off by deducting 20 per cent of the insured amount, and another 20 per cent for security coverage, as compared to the value of the crop. I consider this is very unfair to the producer unless the act is amended next year—the minister just told me he agrees with me—we will still have farmers not availing themselves of its provisions.

Mr. Speaker, insurance is designed to protect people liable to accidents. With regard to car insurance, that is right, but with regard to crop insurance, the government goes further than that. If the crop loss is predictable six, seven or eight months before hand, the farmer is not insurable, whether he pays premiums or not.

Therefore, the Crop Insurance Act does not operate the same way as ordinary insurance. An accident is something that cannot be foreseen, it is purely and simply an act of God. However, crop insurance goes much further. Crop insurance can be figured out up to one year beforehand, for instance, in the case of hay losses due to frost.

I think that crop insurance should also provide 100 per cent coverage when grain is destroyed by hail storms. At the present time, crop insurance covers only 60 per cent of such a loss, and only after the crop has been harvested or is ready for harvesting. This means that if on my 10 acres I have barley starting to ripen—barley falls readily when the wind blows—and then there is hail storm, I lose about 35 per cent of my crops, because I have to leave it there and wait for those inspectors to come. When they come, half the fallen grain has rotten on the ground and I am left with nothing.

I have paid premiums, I send for my broker, Mr. Léonel Beaudoin. I blame him but in fact he is not the one responsible, since the program does not cover the crop adequately against an actual loss and this is very detrimental to the producer.

These are the only remarks I have to make. I reiterate my congratulations to the minister and also to the government for having appointed a minister for Eastern Canada.

● (1710)

[English]

The Acting Speaker (Mr. Laniel): Order, please. Before I recognize the minister I wish to inform hon. members

Judges Act

that if the minister speaks at this time, he will be closing the debate.

Hon. E. F. Whelan (Minister of Agriculture): Mr. Speaker, I do not intend to make my remarks lengthy. I just want to make a few comments on some of the things which have been said in the debate, and I wish to make it clear that PFAA is to be terminated. I would not want to build any false hopes for farm producers in western Canada who may think that that program would take the place of crop insurance. Crop insurance is still their best buy today. That is the best form of insurance to guard against total losses from which they may possibly suffer. Crop insurance sales for this year already have surpassed those for last year. In the provinces of Manitoba and Saskatchewan the authorities are putting out a real sales effort to increase coverage and to take advantage of our proposed legislation. They are counting on this legislation being passed.

I have been criticized for making all the speeches I have made across Canada, yet I doubt if there is one in which I did not mention crop insurance and ask for suggestions from farmers, farm leaders across this country and even from politicians. I wanted them to make suggestions as to how we could improve the crop insurance plan. One could compare what I have been doing with building a road. When you build a road, you first make a survey, then build the base, pave the road, and allow people to use it. That is what I tried to do with crop insurance. I wanted to make sure that this and other legislation will be beneficial to agricultural producers. I am sure they all realize that is what all those speeches I have been making were about. I wanted to ascertain from the farmers of Canada their views on our legislation. That is what I have been doing. I have been ascertaining farmers' views, and I think this course of action will pay dividends for agriculture in the long run.

I do not think there is much more that I can say. Let me say this to the hon. member for Assiniboia (Mr. Knight). I guess what I am about to suggest is not so old fashioned. We should pray a little for rain. That will not hurt us at all. We can also pray for good weather, because the whole world is counting on North American farmers, on North American cereal producers, to produce the food that the world needs this year. So, it will not hurt us one bit to pray for good weather. Let me end by saying, Mr. Speaker, Happy Easter.

Motion agreed to, bill read the second time and referred to the Standing Committee on Agriculture.

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JUDGES ACT

PROVISION OF ADDITIONAL JUDGES FOR CERTAIN COURTS

Hon. Otto E. Lang (Minister of Justice) moved that Bill C-177, to amend the Judges Act, be read the second time and referred to the Standing Committee on Justice and Legal Affairs.

He said: Mr. Speaker, I will make only a few remarks in view of the co-operative attitude of hon. members, which I