

Canadian Farm Loan Act

themselves are not being given the consideration they should be given. No doubt in the past the farm loan board have contributed much towards helping farmers set up a farming occupation for themselves.

Some time ago I put a question on the order paper and received an answer. I believe the following figures show beyond a doubt that the large percentage of those making applications for loans have been refused. I will not give the figures province by province but will consolidate them to cover the dominion as a whole. I find that in the year 1951-52 there were received 3,339 applications of which 1,367 had been refused or rejected. In 1952-53 there were received 4,444 applications of which 1,628 were rejected. In 1953-54 there were received 4,591 applications right across Canada, of which 1,752 were rejected. The same thing applies in 1954-55; 4,893 applications were received and 2,029 were rejected.

It seems to me, Mr. Speaker, that these refusals or rejections are not in proper proportion to the applications received. It seems to me that a higher percentage of the applications received should have been processed. I find that during those years there is practically the same percentage of rejections year by year. I was wondering, Mr. Speaker, whether the farm loan board had something in mind, that perhaps the same percentage or approximately the same percentage each year would be rejected, therefore they would process approximately the same percentage number of loans.

I was quite taken by the recommendations of the hon. member for Huron (Mr. Cardiff). I feel that when an application is made for revaluation there should be a different procedure. At the present time it is the same appraiser who goes back and makes that second or third revaluation, as the case may be. I feel that it should be another appraiser or a board of appraisers set up for that purpose. I think all hon. members will agree with me that no two persons have the same idea when it comes to a matter of valuing property or farm land. Each one has a different idea. Each one will make a different valuation. I therefore feel that when an appeal is made for a revaluation, that revaluation should be done by another appraiser or a board of appraisers set up specifically for that purpose.

I believe those are all the remarks I have to make at this time. I hope that this bill will be given further consideration when it goes to the committee and when it comes back for third reading.

Mr. H. W. Herridge (Kootenay West): Mr. Speaker, I had a few remarks to make. I had my little say at the resolution stage; at least I thought I had, until I listened to the hon. member for Royal (Mr. Brooks). I notice he mentioned a problem which also arises in my constituency. He mentioned the fact that woodlots, small timber holdings, were not taken into consideration when a loan was being considered to a farmer on a small farm. I had previously understood the situation to be as explained by the hon. member for Royal but I was extremely pleased to hear the parliamentary assistant say it was not so.

Mr. Benidickson: That wood-cut income is a factor in extending a loan.

Mr. Herridge: Mr. Speaker, that income is a factor; but what I have discovered is that it is an extremely small factor. I do not think it has had a very favourable influence on the decisions of the Canadian farm loan board in respect to loans in my constituency. I have exactly the same problem as that which was brought to the attention of the house by the hon. member for Royal. I must say, Mr. Speaker, that you have personal knowledge of the district of which I am speaking. While I do not want to involve you in this debate I am sure in this connection we are two hearts that beat as one.

Mr. Benidickson: Maybe my hon. friend will draw these individual matters to my attention.

Mr. Herridge: To proceed with what I had to say, Mr. Speaker, I urge that every consideration be given to them. Possibly the instructions received by the officials are so limited that these woodlots are not considered to be of much value. In addition to that, I suggest that consideration be given to loans to farmers who do not live on the major portion of their property. I know of one or two excellent farmers who were refused loans. One man was running quite a successful dairy and cattle ranch and he was refused the loan because the greater part of his farm was some eight miles distant up in a mountain meadow where he produced all his hay and fed his beef cattle. I do urge consideration be given to that matter.

I have said this before, and I wish to repeat it, Mr. Speaker. I feel a lot of these problems could be ironed out if the officials of the board, when visiting interior points, would meet with farmers' organizations and discuss these problems. I think there is a great deal of misunderstanding with respect to the operations of the Canadian farm loan board. I do not underestimate the good work that is done, but I think a lot of the