hands into the next generation, as would have been the desire of the farmer.

For these reasons I support these amendments. I am pleased that the hon. member for Marquette raised the pertinent points that he did, but I do not view them with the same concern that he does. I think, in practice, this provision will work out very well.

## [Translation]

**Mr. Latulippe:** Mr. Chairman, I avail myself of the study of clause 1 of Bill No. C-100 to state briefly a few ideas about farm credit and in particular to try to make the minister understand the pitiful situation which prevails in my riding of Compton-Frontenac.

First, I must point out that the Farm Credit Corporation and the Farm Credit Act do not meet the sorry plight of the small farmers in Quebec. The reason is very simple: the small farmer cannot prove that his farm is an economic unit and that he is solvent because his income is very often too low, simply because his farm is too small and his equipment too old. Farm credit in itself would probably help several small farmers, but they cannot hope to get a loan because they cannot fill the conditions set up by the body which distributes those loans.

The problem is obviously the families' lack of resources and it is not likely to be solved by new legislation even if the latter provided for penalties and extensions.

Usually legislation does not increase the taxpayers' income.

If so many farmers fail to submit applications, it is for a number of reasons but the main factors involved are of an economic nature. None of us must forget that, because the problem will be solved only if we seek all those causes. We must always remember who made our country what it is today. Who benefits from it? Is it the founders' descendants or is it exploiters and spongers? Why is it that our farmers have become slaves who are fearful of the future in a rich country? Why are they compelled, after three or four generations, to mortgage their farm, and that, through their government?

It is because big interests were successful in controlling money and credit and because governments have become the servants of financial interests. Well, it is that control that all other reformation advocates denounce and respect at the same time that the Social Crediters have decided to break down, so that the people can become again master in their own country.

## Farm Credit Act

When a doctor meets a patient, he has two alternatives: to look for the cause, or only treat the manifestations of the illness without looking for the cause.

Our present system goes one better and maintains the centre of infection in laying down that infection as a principle.

Farm credit is no solution. It is a cancer in the economy which will tend to increase the cost of living and to reduce some more the purchasing power, generally, after each payment. That is why we say that credit should be provided at administration costs, if this country really intends to save agriculture.

Farm credit will drive farmers away from their farms to put them back in the hands of the community. As a solution, we are presented with ARDA, a planning and suggestions which farmers will always be too poor to carry out; besides, that ARDA program could not bear fruit before some 15 years and by then, a great number of farmers will have left their farms.

What we need is concrete measures, peacefully hastened, if we do not want to face other depressions which, this time, would be detrimental for the whole economy; if our modern system makes it possible to create debt money with a stroke of the pen, it can make it possible to create, with a stroke of the pen, debt free money to be used to modernize agriculture and give the farmers their legal right to the efforts of generations and their right to become owners of their assets and not only indebted, depossessed and discouraged people, as it is the case today.

The present system has no mechanism to set in balance the consumer's buying power with the producers' production power. Why prefer the commission, ration and planning system? The only thing lacking is the financial system; why control the rest and not that one? Why not talk a little more of planned money and much less of planned economy?

Why not control money, instead of controlling producers and consumers? It is because of our apathy and silence, because we silently endured the whip and the knife in the past, that we have become the most exploited people in the civilized world. We should learn to act.

It is a well known fact that the farming industry in Quebec is experiencing a deep depression. My county is extremely affected by the farmers being considered as second rate citizens by the various governments, simply because they have not in hand, and