

But certainly before he puts those eggs in that basket he has a moral right, as a farmer or a businessman, to make investigations to ensure that he is putting his eggs in a sound basket, not in one out of which the bottom is going to fall.

Mr. GRAY: What steps are available to him to make these investigations?

Mr. ROBINSON: If he has no other way of going about it, he can always walk into a lawyer's office, can he not?

Mr. GRAY: And he can walk right out again.

Mr. ROBINSON: I cannot imagine a man who is sceptical about credit not being able to obtain the information he requires.

Mr. GRAY: If a man walked into the office of a man who was the only processor and said, "Do you mind showing me your books so that I can see you are in good shape", do you think he is going to be told?

Mr. ROBINSON: Here I am at a disadvantage because the Ontario man would know this. But I am told they can go in and look at the books. The farmers marketing act gives that power.

Mr. GRAY: I am talking about the farmer. Do you think the individual farmer has himself the training to make this investigation?

Mr. ROBINSON: No, I would not say so. He probably would not know what he was looking at. I do not think he would do it. He would appoint someone to do it for him. I would not go in and do it because I would not know.

Mr. GRAY: Is it not correct to say that the bank has no right to give this information?

Mr. ROBINSON: Are you talking about the farmers going into the bank to find out what money the processor has on deposit or are you talking about his accounts receivable and payable in his own office? The bank cannot do anything about that.

Mr. GRAY: The banker of a processor often has a pretty good idea how his customer is doing financially, because he is lending money to him. You would agree, would you not, that if the farmer went to the banker as the potential source of information he would not get very far?

Mr. ROBINSON: I would rather the banker answer that.

Mr. GRAY: They have done so already.

Another potential source might be Dun and Bradstreet, but that is not too valuable. The processor might not want to tell Dun and Bradstreet's man about his situation.

Mr. ROBINSON: These things can be made difficult. It depends on the attitude of the party being questioned. I still feel—and I say this in all sincerity—that ways and means can be worked out and a great deal of the risk that has cropped up can be eliminated. However, I think this matter rests with the farmer; he is not exercising all the rights he has. I am even told that there are instances where the farmer has been given the cheque and has held the cheque, that he has not cashed it. What reason did he have for doing this?

Mr. GRAY: Maybe the processor told him he was in good shape.

Mr. ROBINSON: I would doubt that. I would be more inclined to think the end of the year was approaching.

Mr. GRAY: You make an interesting statement here. You say:

Other industries, such as the dairy and fish industries, have found a solution to this problem of payments.

Can you tell us what these solutions are?