

Farm Credit Act

this trial period is going to work, statements of this sort will not assist in carrying out the business of the house.

FARM CREDIT ACT

AMENDMENTS INCREASING AUTHORIZED CAPITAL, MAXIMUM LOAN LIMITS, ETC.

Hon. Harry W. Hays (Minister of Agriculture) moved that the house go into committee to consider Bill No. C-100, to amend the Farm Credit Act.

Motion agreed to and the house went into committee, Mr. Lamoureux in the chair.

On clause 1—*Farming*.

Mr. Mandziuk: Mr. Chairman, in my introduction to a discussion of the first clause I might say that during the general discussion at the second reading stage many useful suggestions were made to the minister. I hope he will take note of them. I feel that we are not going to take too much time in discussing this bill clause by clause because some of the amendments are worthy of support. There are some amendments to which I, at least, intend to take exception and as we come to them these will be pointed out to the minister. I hope he will do more than he did at the conclusion of the discussion on second reading. After all the various speeches that had been made in the house, the minister did not see fit to make any closing remarks. Whether or not this was done in order to save time or whether he had nothing to say is anybody's guess.

In so far as the first clause is concerned, Mr. Chairman, on the face of it—

Mr. Hays: May I just interrupt to correct one statement the hon. member has made. He has said I did not see fit to say anything at the conclusion of the discussion on second reading. This occurred at ten o'clock, and there was nothing I could say. I will be glad to answer any suggestions as we go through the bill clause by clause.

Mr. Mandziuk: I thank the minister for that statement, because I expect him to answer a few questions which I shall pose.

This first clause falls into two parts, as is apparent on the face of it. There is reference to the fact that paragraph (f) of section 2 is repealed leaving the impression that this paragraph was perhaps completely changed. As a matter of fact, if you look back at the statute of 1959, when the original bill was passed by the previous admin-

istration, you will find no changes have been made except for transposing certain words and the addition of beekeeping to the qualifications of "farming".

The second part of this clause extends the list of those to whom loans can be made. In addition to those whose principal occupation is livestock raising, beekeeping, dairying, fruit growing and all tillage of the soil, the bill purports to extend the right to borrow to the executors or administrators of the estate of a deceased farmer. Let me take these two divisions in order. I take no issue with the proposal to include beekeepers under the act. However, I believe the minister should give some assurance to the committee as to how the corporation proposes to get security from a beekeeper, if beekeeping is the principal occupation.

Mr. Byrne: Are you afraid the corporation may get stung?

Mr. Mandziuk: You will get stung before the day is over. Beekeeping is an occupation that can be conducted on a very small plot of ground. The hives are generally farmed out all over the township wherever there is nectar available for the bees. The bees themselves are perishable insect and some of them are destroyed in the fall, so that a new supply has to be obtained in the spring. The hives themselves are of very little value. What security would the corporation take in a case where beekeeping was the principal occupation? I think the committee should be given some indication of what the intention is with regard to this type of farming. I do not think this clause has reference to the farmer tilling the soil or raising livestock, who keeps bees for the purpose of gaining additional income. He would not be borrowing on that particular asset.

I am not seriously objecting to the second part of clause 1 but I am puzzled as to how the minister's advisers came to include personal representatives for the purpose of qualifying for a loan from the corporation. How do they reconcile that with the definition of a farmer in paragraph (e) of section 2 of the act, which has not been repealed? That paragraph defines a farmer as a person whose chief occupation is farming. Under the bill, provision is being made to extend the right to obtain a loan to the personal representative of a deceased farmer.

I realize that the operation of the farm of the deceased farmer has to be carried on for a number of years. So far as personal representatives are concerned, I divide them into