

*Government Orders*

deal with the crisis, particularly the crisis of farm foreclosure, and to co-operate with it.

What the Government of Saskatchewan is trying to do has been accepted by the banks and most lending agencies. It is fair and makes a lot of sense. It is trying to help farmers stay on the land. Surely the federal government can co-operate. We cannot afford to play political games. We have to de-politicize agriculture. We have to work together to develop a strategy so that farm families can stay on the land.

Agriculture is more than a business. Agriculture for us in Saskatchewan is also a way of life. People want to stay on the farm and raise their children there because they prefer the rural way of life. It is in the national interest that we maintain a strong and viable rural community and farm community. It is more than just a business. We have seen governments invest and help faltering industries and faltering businesses. We feel that type of assistance should also be available to the farm sector of our economy.

Much of Bill C-95 is positive, as I have mentioned before. It allows for a greater flexibility in terms of the type of lease arrangements individual farmers can enter into with FCC. It allows for flexibility of FCC to work with either provincial governments or other lending institutions in developing viable plans. I hope this government through FCC will expand on the opportunities this bill allows them and will enter into co-operative efforts particularly with the provincial government to help slow down the amount of farm foreclosures and to help, with the provincial government and other lending institutions, farm families facing a severe crisis.

There are some things we would have liked to have seen added to it. We would have liked to have seen the advisory panel being maintained and used more actively. We would have liked to have seen an appeals board. As is bound to happen, disagreements occur between people working for FCC and farmers. It would allow the farmer an opportunity to go to an arm's length-type board to hear his complaints. He would have the feeling there is a body out there he could bring his complaints to.

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We would also like, and we feel this is essential, long-term lease options and long-term fixed interest. These are essential in agriculture. There are many

variables in agriculture, particularly price that goes up and down. As a foundation to the farm we have to introduce some stable elements. Surely a stable long-term lease on fixed interest would allow the farmer to do more planning, to know that his monthly or yearly payments on loans for purchasing his land are going to be fixed. That would create some stability in a network that has a lot of instability.

We also want to see community trusts for farm lands that have gone into a bank. Intergenerational transfer of land, transferred from one generation to the other, from fathers to sons and daughters, is very important. The previous provincial government of Allan Blakeney introduced the land bank to help facilitate the intergenerational transfer of land in a smooth and orderly way. It allowed the young farmer to be able to start farming the land, make his yearly payments and eventually have the option of purchasing the land or continuing to work the land on a lease-type basis as long as he wanted to. On the other hand it allowed the older farmer the opportunity of taking out what he had invested in the land over all the years of working it and retiring.

In other words it allowed the younger generation to enter into farming without requiring a lot of up-front cash for a down payment on the purchase of the land. On the other hand it allowed the older farmer to retire and get his investment back out. This is what we were hoping the land bank would do.

In many ways the land bank did that. Perhaps there was some criticism of it. The only legitimate criticism I would have is that many decisions tended to be made in Regina. Reform that would have allowed more of a community-based board or such organization on a community basis to manage the land in the bank would have been a much wiser course to have taken. It would have given the local people a sense that they owned the land and that they were custodians and guardians of that land upon which the well-being of their community and their districts depended.

These things I speak of are not included in Bill C-95. They are steps I hope we will take in the not too distant future. I think they are necessary steps to address the severe problem of the intergenerational transfer of land, the need for a co-operative strategy among federal, provincial and local municipal governments to make