

Crop Insurance Act

I should also like to touch upon a point which caused many difficulties to the producers last year, that is the establishment of a more orderly insurance plan or a much more valuable guarantee than that now in existence against disasters. Last year, as other hon. members have pointed out, Quebec and Ontario experienced damages that result from disasters which put the farmer in a really difficult situation.

We do know the consequences of the disaster which occurred last summer, and we know also the regulations which have been set up. I know that an amount of \$9 million has been distributed among 22,500 farmers, which meant \$400 per farm. We are perfectly aware of the fact that many producers have lost a lot more, and in some cases, it amounted to thousands of dollars. Therefore, these \$400 were welcome. No one could refuse \$400, but we know as well that this way of compensating damages was very unfair, considering these loss differences on the evaluations that we should have done.

● (1700)

Is it possible to correct this situation through the implementation of a policy to provide for a compensation fund which would be available to producers affected by a disaster? I speak on behalf of all Canadian producers who would wish have the assurance of this government that they will have a fund at their disposal should a disaster occur, according to their losses, and I suggest that we should consider the fact whenever such a disaster occurs, that it is absolutely necessary to assess damages to the crops, which are nearly non-existent, in some cases. In such cases, the labour and warehouse costs for some products must be paid, which means additional losses, for various reasons.

All these aspects should be taken into account when assessing a loss due to a disaster, and I suggest that it is important that the minister consider seriously the establishment of such a fund that could be used to meet in a fairer and more equitable way all losses incurred, which would eliminate forever difficulties and insecurity for the producer. He is entitled, like any other citizen, to this security. It has been said time and again that it is thanks to unions that several thousands of people have a security they did not enjoy a few years ago.

The farmer has been neglected and he is always faced with insecurity. The crop insurance program insures part of the crops to the extent the farmer can unfortunately be misinformed, but it is not comprehensive. A universal program would perhaps be less expensive and would make it possible for farmers to have this security. I also know that farmers are always a little embarrassed to pay a premium on following autumn's crop. I wonder if the minister could not negotiate to a certain extent with companies so that they allow farmers to pay their insurance premiums at harvest time and I also wonder whether the insurance companies could not accept such a point of view, because if the crop is good, there will be no problem; the farmer will be able to pay his premium, if it was payable within six months. If there was no crop because of bad weather or for any other reason, the insurance company would pay. As the government already pays 50 per cent of this premium, the insurance company would not have to finance 100 per cent. It would be in a better position to

[Mr. La Salle.]

finance the 50 per cent which make up the share of the farmer who would have to invest a lot until harvest.

I make these few remarks, Mr. Speaker, because these are subjects which I am occasionally reminded of, and because these are arguments that every farmer would like to explain personally to the minister.

So I am speaking on behalf of a group of farmers in my riding, who will be very happy to learn that I made these representations to the minister concerned.

Before concluding my comments I should like to say a few words about young farmers who may be more involved than many others while their role becomes increasingly important. The department should allow them to take over the family farm with much greater advantages.

I know that there is a farm loan program and I should like the minister to give a special attention to the possibility of exempting the young farmer from paying back the interests during the first five years of operation. That would enable him to benefit from the insurance premium referred to in the bill we are studying today—

The Acting Speaker (Mr. Laniel): Order, please. I regret to interrupt the hon. member, although I acknowledge his interest for agriculture—undoubtedly a wide subject—and particularly for young farmers. Still, I should like him to advise the Chair how the point he is dealing with now and on which he seems prepared to speak at length relates to the bill which bears specifically on crop insurance.

I invite him to come back to the subject under study.

Mr. La Salle: Thank you, Mr. Speaker. I shall make a few remarks, as other hon. members before me have expressed rather general views on the importance of the farmer.

When I speak about benefits that we should make available to young farmers, I know that the minister is aware of the problem and anxious to help young farmers even more. As for me, I believe that they should be able to afford this insurance premium because this insurance is absolutely necessary for them. I think that would enable us to increase the number of those insured, for not only the government but all who are concerned with agriculture seem to be worried about how few farmers are taking advantage of this insurance.

I sincerely hope that these few remarks will enable the minister to understand my point of view. I shall end by repeating the requests I made on behalf of the farmers in my constituency, and I hope that the minister will take them into consideration. I add my voice to those other hon. members who intend not only to support this bill, but to ask the minister, insofar as is possible, to do more for our farmers, for that could only benefit the rest of the nation's economy.

Mr. Léonel Beaudoin (Richmond): Mr. Speaker, I have but a few brief words, to draw the attention of the House to my point of view on Bill C-129.

I shall be short so that the government can pass another bill this evening, if possible. I think that Bill C-129 is certainly in the interest of farmers, and I congratulate the minister for having introduced it; it will give more money