

Farm Credit Act

a bank, paid the bank rate of interest, put up the collateral required by the bank, and in his arrangement with the bank he pledged the salary of his wife who is a school teacher. In that way he got the money he wanted.

This example illustrates the fact that enough consideration is not being given to the establishment of people on farms, people who are willing to use salaries from other jobs, including the salaries of their wives and other members of their families. It is absolutely essential that we give some consideration to new people going into agriculture.

In some provinces a great deal of consideration is given to the young people, the junior farmers, but it is very seldom that consideration is given to the man who is 35 or 40 years old, who has worked a few years in a factory, and who wants to get back to farming because he is dissatisfied with urban living. To that category of applicant special consideration should be given. They will be the backbone of agriculture in years to come, and at present their numbers are increasing very rapidly.

When I was working in the mines most of my fellow workers were people who had come from farms either in the west, in Ontario, Quebec or the maritimes, and at least 50 per cent of them did not want to remain in the mines longer than was absolutely necessary. They were willing to work hard and save their money, provided they could see their way to getting back into farming. It is absolutely necessary that that type of person should be considered because such people, if re-established on farms, will stay on them. They know what the story is off the farm. Too often many young farmers who buy farms from their fathers or get assistance to obtain their own farms, have not had the experience of anything else and, as everyone knows, distant pastures look greener than those at home.

This is true not only in my riding of Timiskaming but it also applies in every part of the country. There is a large segment of our population, both young people and those who have worked elsewhere for a time, who will need special assistance to get started in farming. They need this assistance and they also require the advisory assistance which will provide them with the necessary information regarding the operation and the proper size of their farm units. I believe that many times farmers are unable to tell whether they are losing on sheep or making on pigs, whether they should increase their production of milk or whether they should be going into the raising of beef cattle.

I would strongly urge farmers to consider the suggestion that was made here tonight, that they be given an unlimited amount of

credit and that they be given it with no interest charge; because I wonder whether this would not be detrimental to agriculture in general and to many people who got large amounts of money on that basis.

Mr. Hamilton: Mr. Chairman, I think the time is now appropriate for me to rise in this debate and say a few things about some of the arguments that have been advanced. First let me very sincerely congratulate the new members who have participated in the debate, because not only was it the occasion of their maiden speeches but in many cases their speeches were very constructive. If I may, I would like to include the hon. member for Assiniboia in this group of new members in the official opposition because I think it is but fair and just, after the things I have said about him in this house in the past, that when he does make a constructive speech I should mention it. The greater part of his speech was very thoughtful and helpful, and I shall mention various points as I proceed.

If he is surprised at this remark in my opening words, I do ask him to trust me a little bit. I am not going to throw a fishhook—just yet. I will say, though, at the beginning, so that I get all the bad stuff off early, that as long as the hon. member stays with constructive material, as he did in most of his speech, I think there will be a willingness to listen on the government benches. But he cannot blame the government members for laughing as they did at the first part of his speech when he started to talk about farm income, because when the hon. member talks that way, he talks the way the Liberals talked for years. That is why they are on that side of the house. They never did understand this question of farm income. But, Mr. Chairman, I am not rising to speak on that; I am simply saying that if the hon. member continues with these constructive ideas I will be glad to listen to them and discuss them with him, because every constructive idea should be looked at and examined, and if workable I think we should try it.

We have had a fairly high level of discussion on farm credit. There are one or two smaller points I could mention and get off the table, and then I will move into what I think is the key issue that has been developing. First of all, on the question of the appraisal fees, no person more than myself wonders why appraisal fees are set at all; but in discussing this matter with Brigadier Rutherford and other officials of the Farm Credit Corporation they pointed out very good reasons why there has to be some form of appraisal fee. I am not even going to give those reasons tonight because I think most hon. members realize what they are. But I will say that the

[Mr. Peters.]