

Farm Credit Act

from 35 to 40. I cannot understand why this government or the Minister of Agriculture (Mr. Whelan) would not accept this amendment, particularly if we are really concerned about getting young people back into farming. I urge the government to accept this amendment to raise the eligible age from 35 to 40 years of age.

Mr. Doug Neil (Moose Jaw): Mr. Speaker, I should like to make a few comments in connection with this bill and the amendment moved by the hon. member for Okanagan Boundary (Mr. Whittaker). We had a very detailed and excellent discussion on this bill when it was before the committee, and I think all hon. members are anxious that it be proceeded with and passed. The people in the west, particularly with spring coming, are very anxious to see this bill passed in order that the young people can take advantage of these amendments.

I support the amendment of the hon. member for Okanagan Boundary. The bill brought in by the minister describes a young farmer as someone under 35 years of age, and the amendment of the hon. member would raise the age limit to 40. This matter was discussed in the committee. There was a suggestion that perhaps it would not be actuarially sound to lend \$150,000 to a person 40 years of age. However, in reading the *Minutes and Proceedings of Evidence* of the agricultural committee for Thursday, March 20, I note that Dr. Kristjanson said, as reported at page 25:5:

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So, we looked at that, and there is nothing wrong actuarially with it; there is no problem. In other words, there is no reason that a man 40 years of age is not as good a risk as a man of 35.

A great many young people who have been born and raised on a farm are anxious to become involved in farming, possibly by taking over a farm of their father or uncle. In such cases they need a large amount of money. I understand this is the reason the limit has been increased from \$100,000 to \$150,000. In the course of the committee hearings I suggested that the young farmer clause, which permits a young farmer to phase into full-time farming over a period of five years, be altered to provide, on a sliding scale, that people up to 50 years of age be allowed to phase into full-time farming.

There are many people in the province of Saskatchewan, young and middle-aged, who have been born and raised on a farm, who are working full-time but also have perhaps half or three-quarters of a section of land which they are working in the hope that one day they will be able to become full-time farmers. At the present time, because of the way this legislation reads, one must be a full-time farmer in order to qualify for a loan under the Farm Credit Act. If these people were given the opportunity to phase into farming over a period of three, two or one years by borrowing money, it would enable them to take up farming as a full-time occupation. These people are not hobby farmers: they are honest, sincere farmers who have been born and raised on a farm. They see farming as a way of life they wish to follow.

I note that Dr. Kristjanson, at the same meeting of the committee on agriculture, indicated he would consider the suggestion of allowing phasing in over a period of, say, four, three, two or one years. I hoped the minister would

[Mr. Whittaker.]

today come forward with an amendment to provide for this. On the other hand, if the flexibility exists as suggested by Mr. Kristjanson, perhaps after a year's operation under the new amendments the minister will see fit to bring in further amendments in that regard. This is a matter I intend to bring to his attention in about a year's time after this new section of the act has been operative, and if he should feel that he can bring in the necessary amendments at that time, I would welcome that. I would be prepared in the near future to bring in such a recommendation if it has not been done otherwise.

I do not think I have anything more to say on the subject except that the amendments contained in this legislation are certainly welcomed by members on this side of the House. However, I should like to see the change in respect to young farmer, and I urge the minister and members on the government side to support the amendment of the hon. member for Okanagan Boundary.

Mr. Joe Clark (Rocky Mountain): Mr. Speaker, I support the amendment proposed by the hon. member for Okanagan Boundary (Mr. Whittaker). I wish to amplify his comments for a moment and draw the attention of the minister to some of the remarks of my colleague from Moose Jaw (Mr. Neil), because I believe the problems involved in phasing into farming are particularly acute in areas where there is homesteading activity or the possibility of earning a considerable amount of money in their occupations, such as in the oil fields of Alberta. A great number of my constituents work in the oil fields and try to become involved in farming on a part-time basis. These people have been caught up in regulations which have been established, for very good reasons, in respect of hobby farmers. Because of this, in very many cases some people are ineligible for a program when there is no real reason for their being ineligible.

In many cases, the people involved have an unusual degree of initiative and ability which should be rewarded by the government when they desire to become involved in agriculture. As it now stands, in areas near oil-producing fields and similar activities it is difficult for individuals of this kind to become eligible for assistance either under this legislation or that which is available from other jurisdictions. I support the contribution of my colleague from Moose Jaw and urge the minister to very seriously consider the hon. member's recommendation, with particular attention to easing the difficulty facing people who wish to phase into farming in areas where a similar problem exists.

Mr. Les Benjamin (Regina-Lake Centre): Mr. Speaker, I shall also be brief. Our group finds this amendment acceptable and worth while. I believe it should be accepted by the government and I hope the minister will agree to raising the age limit to 40. It is not only very young persons but those who are young, up to age 40, who wish to become involved in farming. All the minister need do is stand up and say he approves of the amendment. I ask the minister to agree, and in that way we can deal with this bill very quickly.

Some hon. Members: Question.