

sectors of the economy, bit by bit from various contributions that it makes to the assistance of different sectors of the economy. That is particularly shameful at this time in the field of agriculture.

Many of the groups that appeared before the committee said that there is already a problem with insurance premiums and coverage. Those farmers who are most in need of coverage, who have been hit year after year by drought—as has occurred in many parts of my province of Saskatchewan—and who are on marginal farms are already having trouble coming up with the crop insurance premiums.

Instead of the government recognizing that, and making it easier for farmers to get involved in the crop insurance program, this piece of legislation raises crop insurance premiums, particularly for the better types of coverage. The producer groups and the producers spoke eloquently in this regard. Members have reflected on the different groups which appeared.

What the government should be doing is coming forward with a tripartite approach, as it does in so many other aspects of agriculture. Surely, a one-third, one-third, one-third approach is the route to go. That is something at which the government needs to take another look in this legislation. It is certainly one of the reasons that we will not be supporting it.

Farmers are quite right to wonder about the government's commitment to its involvement in this crop insurance program. I believe it was only a few days ago that the hon. member for Mackenzie wanted to make sure that at least the 25 per cent of federal contributions to which the bill alludes is enshrined in statute, that it be a guarantee of 25 per cent government involvement.

In fact, the Minister of Agriculture, the Minister of State for Grains and Oilseeds and various spokespersons for the government stood and spoke against that suggestion. They said they needed this flexibility in case a province were to shirk on its contributions or something else happened in a particular year in a particular province.

That gave farmers an indication that not only was the government planning to withdraw to 25 per cent, but that in fact it had plans to leave its options very much open with regard to the 25 per cent. As you may recall, Mr. Speaker, it really was just by fluke that the 25 per cent guarantee came through because the government was

### *Government Orders*

asleep at the switch and ended up voting against its own position.

When we look at the background against which we are proposing this bill, it really seems like a very inadequate response to the type of crisis we are seeing today in the farm community. Particularly in the prairies among grain producers, but also right across the country, farmers are losing their farms. Farm families are seeing generations of work go down the drain. Rural communities are not able to fill their schools or keep up their skating rinks, and so on.

In the province of Saskatchewan alone, one-third of its farmers—that is about 20,000 farmers—are tottering on the brink of disaster in this crop year. Many of those are farmers who had until now thought they were doing all right and had their debt loads under control. They were not the kind of farmers who, when money was free and easy a couple of years ago, borrowed a whole bunch of money and perhaps in some ways authored their own misfortune.

It must be added that in those days representatives of the Royal Bank went around from farm to farm in a nice little van with a desk in the back at which you could sit down with your friendly banker. The banker would ask how much you wanted, and if all you needed was \$10,000, the banker would go through your statements and if he saw that you had so much equity in your farm he would encourage you to borrow a little more. You could perhaps buy a new piece of equipment that you really were not planning on buying. Those are days that are long gone now, but that is how a lot of people did get into trouble. That particular aspect was made worse by the cost allowance provisions in the Income Tax Act which were changed overnight and which left a lot of people high and dry.

What we have seen too with this government's response and the reason why people are cynical about this and finding it so inadequate is that we have an immediate crisis on our hands. Rather than debating technical adjustments to the crop insurance program, I think it behooves us to be talking instead about the crisis which is confronting agriculture—the 20,000 farmers on the verge of going broke. There are very many others who are not able to farm the way they should. We might in fact end up with Canada having much less of a crop to sell in the export market than it otherwise would have.