Debts-Cont.

16-7; 7:16-9; 10:36; 15:35

Property values, assessing, 6:13-4

6

Debts

- Arbitration, court/review board, borrower/lender relationship, effects, etc., 2:8, 24; 3:3, 13-6, 22, 26; 4:17, 20, 27-8, 36-7, 42; 5:10, 29, 34-5; 6:7, 11, 14, 20-2, 28-33; 7:6-8, 12, 18-20; 8:6, 9, 16-7, 22-4, 28-32, 44-6; 9:18-9, 47; 10:8-10, 13-4, 16, 22, 25-6, 35, 38-9, 40; 11:23, 35; 12:9-10, 15, 23, 38-40; 13:12, 17-9, 26; 14:6-7, 14, 22; 15:6-9, 26-7; 16:6, 12-6, 21; 17:11-3, 19, 25-6; 18:20 Canadian Imperial Bank of Commerce proposal, review panel, 10:7, 13
 - Costs, sharing between borrower/lender, 10:17, 20-1
 - Farm Credit Corporation participation, 14:16
 - Other countries, comparing, 11:41-2
 - Receiver, role, 10:40; 11:35; 12:32
 - Royal Bank of Canada proposal, farmer review panel, 9:10-4, 21-2, 27-8, 35-40
- See also below Payments
- Bail-outs, disincentive for repayment, 9:9, 17-8
- Cashflow, injecting new to combat, 5:40-1
- Composition/write downs, 1:18-9, 34; 2:22, 26, 30, 34-6; 3:26-7, 32-4, 38; 4:17-20, 28, 39; 5:15-20, 31; 6:8, 17-9, 22-5, 37-8; 7:12, 16-7; 8:8, 13-4, 29; 9:20-1, 27-9; 10:6-10, 16, 35-40; 11:16-7, 19, 35; 12:15, 34-5, 38-40; 13:5, 14:20-2; 15:9, 16-7, 20, 34-5; 16:14-5; 17:6, 27; 18:18-20
 - Credit unions, effects, 18:31-2
- Government guarantees, effects, 6:27-8; 18:28
- See also Royal Bank of Canada

"Compromising", 4:35

- "Creative" arrangements for repayment, banking institutions initiating, 4:17, 36
- Creditors
 - Recovering costs, 6:41-2
- Secured/unsecured, priority, etc., 4:16-8; 7:21-2; 15:18-21, 33-5; 18:7
- Security, protecting, Bank Act amendments, 12:17, 41, 45; 15:5, 15
- Debt to asset ratio, 4:18, 31-2; 6:27; 7:6; 9:15; 10:32-3; 12:8-9 Bank of Montreal survey, 11:6-7, 21, 24-5
- See also below Reducing
- Determining, income test, 12:15
- Farm equipment industry, effects, 17:6
- Farm family, case history, 4:9-12
- Farmers abandoning property, effects, 4:6
- Farmers, experienced, 8:42
- Farmers remaining on property, creditors concessions, etc., 4:18-9, 31-2; 8:9-10; 11:18-20; 18:24-5
- Losses, FCC/banking institutions sharing, 14:29
- Moratorium, 8:6
- Negligence/improper actions, 2:38; 3:8-9; 4:19; 6:11, 17-9; 12:24-5, 42, 45
- Negotiations, borrower/lender, 1:12; 4:12; 5:10-1, 36; 6:29; 7:17; 10:13, 22-4, 38; 11:36-8
- Number affected, statistics, 1:33; 4:35; 6:10, 20; 7:18; 8:6, 12-3; 9:19-20, 27, 43-4; 10:12, 37-8; 11:6-8, 21-2; 12:7, 13:8, 14:15; 15:4-5, 33; 16:7-8, 14-5
- See also Cattle industry; Ontario
- Payment, proposals, filing, time extension, basing on equity/cashflow availability, court arbitration, etc., 1:12-4, 19, 23, 31-4, 38-40; 2:9, 18-34; 3:6-8, 13-4, 38; 4:31; 5:15-8, 28-9, 31-2, 36; 6:11, 30-2; 7:16; 8:6; 12:17, 24-6; 15:5, 26-30; 16:14-6; 17:17, 26-7; 18:7-8
 - Creditors bearing responsibilities, 17:17
 - Creditors meeting, convening, 15:26-7
- Farm Credit Corporation guaranteeing extended loan, 7:16, 20 Payment, "scheme of arrangements", 2:22, 30-1, 35-6; 3:38; 4:35, 39-40; 6:17; 8:12; 16:14-6
- Provinces, comparing, 10:28-9

See also Banking institutions-Role Security, value, reducing, 15:5-6, 16-7, 30; 16:6, 10 Social/psychological effects, suicides, etc., 4:12, 37 Trustee, appointing, 2:8-9 Young farmers, overextending, excessive borrowing, 3:41; 6:35-7; 7:9-10; 8:17, 42; 11:7; 12:42 Write-offs, 4:36; 8:9 See also Bankruptcies; Cattle industry; Debt consolidation loans; Interest rates; Royal Bank of Canada; Superintendent of Bankruptcy Defaults Creditors collecting moveable property, 1:36-7 Creditors entering property without consent, 1:14-5, 28-31; 3:27 Dierker, Mr. Joe (Solicitor, Canadian Co-operative Credit Society Limited) Farmers' Creditors Arrangement Bill (C-653), 18:16-7 Dionne, Mr. M. (L-Chicoutimi; Parliamentary Secretary to Minister of Agriculture) Farmers' Creditors Arrangement Bill (C-653), 1:8; 11:10 Point of order, documents, 11:10 Point of order, election of Chairman, M., 1:8 Droppo, Mr. F.A. (Chief of Commercial Loan Services, Canadian Bankers' Association) Farmers' Creditors Arrangement Bill (C-653), 8:10-7, 30-5, 39-43 Dubois, Mr. Jean-Guy (L-Lotbinière) Bank of Montreal, 11:24-5 Banking institutions, 8:35-7 Bankruptcies, 2:15; 8:36; 11:27 Canadian Federation of Farm Equipment Dealers, 17:10 Credit unions, caisses populaires, etc., 18:27 Debts, 4:13; 11:25 Defaults, 1:36-7 Election as Vice Chairman, 5:15-6 Farm Credit Corporation, 11:26 Farm equipment industry, 17:14 Farm Financial Assistance Program 18:12 Farm machinery dealers, 4:15 Farmers' Creditors Arrangement Act (1943), 2:14 Farmers' Creditors Arrangement Bill (C-653), 1:30, 34-7, 43; 2:14-7; 4:4, 13-6, 22-5, 30; 5:16, 23; 8:32-8; 11:10-1, 14, 24-8; 17:10-2; 18:5, 11-3, 23, 27-31 Foreclosures, 11:27 National Farmers Union, 5:23

Reducing to match equity, 4:18, 31-2; 5:18-9, 27-8, 31-2; 6:8, 13,

Responsibility/blame, 6:7, 10, 35-6; 7:19; 9:17-8, 28, 38-9

- Points of order Agenda and procedure subcommittee, M., 5:16; 11:11 Documents, 11:10 Meetings, 1:43 Questioning of witnesses, replies, 4:22-5
- Quebec, 18:11-2, 29
- Small business development bonds, 8:34-5; 11:25
- Dumont, Mr. Gilles (Superintendent, Quebec Regional Office, Montreal, Canadian Imperial Bank of Commerce) Farmers' Creditors Arrangement Bill (C-653), 10:21-2
- Easter, Mr. Wayne (President, National Farmers Union) Farmers' Creditors Arrangment Bill (C-653), 5:5-41
- Economic conditions, see Agriculture industry

Note: See page 1 for Dates and Issues