

*Farm Credit Act*

need sound and intelligent credit facilities and he asked the minister to take the necessary measures so that the legislation will allow the largest loans possible to be granted to the greatest possible number of farmers.

Mr. Speaker, it is not the first time that we hear government members or politicians discuss farming. We heard about it during election campaigns and today we hear about it in parliament.

The government admits, therefore, that farm credit has not been adequate in the past and it is now suggested in Bill No. C-100 to increase the amount of loans to farmers and even to grant loans to farmers wishing to set up members of their family on farms.

Not so long ago, I was told about a farmer of 47 or 48 who applied for a loan to the Farm Credit Corporation. His application was turned down precisely because he was over 45 years of age.

The bill under consideration does not state whether farmers will be able to secure loans regardless of their age. On the other hand we know that when a farmer is old enough to draw his pension, he no longer looks after his farm and will certainly not seek a farm loan.

When a man of 46 or 47 is refused a loan because he is over the age of 45, I feel that the officials of the Department of Agriculture should see to it that such things do not occur again in our country, and especially in our province.

Mr. Speaker, everybody admits that agriculture and farmers are in an intolerable plight. From all parts of Canada, and especially the eastern part where assistance to farmers has left much to be desired in the past compared to other areas, farmers are complaining about the way they are treated; other farmers are quitting the farm because they cannot earn their living there any more and, therefore, they are forced to go elsewhere and work in the factories or in the mines. And that is because both federal and provincial governments have not done their share to assist farming.

It is so true that the Quebec minister of agriculture stated not long ago that there are 34,000 surplus farms in the province of Quebec, 34,000 farmers who cannot make a living on their farm, 34,000 farmers who are, in other words, a problem for the provincial and federal department of agriculture.

Then, the suggestion is made to the wealthy farmer to buy the small farms of those who are unsuccessful and to hire those

people to work on their present farm, according to a formula of the ARDA plan. Therefore, one farmer would be the owner and the others would become wage earners as it is done in Russia under the communist system where farms belong to the state and farmers become its employees.

We know now the monumental failure of the farm collectivization in Russia. The same thing will happen here, in Canada, where our ministers of agriculture seem intent in following that course, taking his farm from the small farmer instead of helping him to live on it. At the same time, economists in the Department of Agriculture, and even agronomists, are making plans for the farmers. Instead of giving these people the opportunity of establishing their own plan, an outside plan is forced upon them even if it does not meet at all their requirements. We tell the farmer how to organize his life instead of giving him the means to do as he sees fit.

Self-styled experts come to inform farmers, to order them around, to prescribe or suggest the planning of their farm or their production and the marketing of their products.

It seems to me it would be simple to help the farmers by giving them complete freedom to organize their farm as they see fit, and providing them at the same time with the means to do so without always driving them to extremities, as is done today in the province of Quebec and in eastern Canada.

Mr. Speaker, Bill No. C-100 can still help farmers temporarily. A great number of farmers who have obtained farm loans from the federal or the provincial governments are hard put to meet their obligations. Those farmers were obliged to ask for delays to make their payments at the federal level and they had all the trouble in the world getting those farm loans from the province of Quebec. There were cases in our regions and throughout Quebec where the federal Department of Agriculture did not even take the trouble of making an investigation or going into the field to see what was going on when a farmer asked for a federal farm loan. From the provincial farm credit board to the federal Farm Credit Corporation, back and forth, the farmer was sent from one to the other, each not knowing what to suggest and telling him; wait, wait and your case will be settled.

Farm credit has been in force for at least 25 years in Quebec and throughout Canada and yet agriculture today finds itself in the same hopeless situation that prevailed in 1932, 1933 and 1934. And, what are we